

CORPORATE IDENTITY DESIGN:
A CASE STUDY AND ANALYSIS
OF THE VISUAL IDENTITY OF
YAPI KREDİ A.Ş.

A THESIS
SUBMITTED TO THE DEPARTMENT OF
GRAPHIC DESIGN
AND THE INSTITUTE OF FINE ARTS
OF BILKENT UNIVERSITY
IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS
FOR THE DEGREE
OF MASTER OF FINE ARTS

BY
MURAT AKINCI
FEBRUARY, 1993

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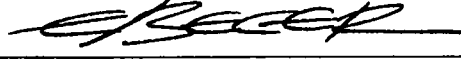
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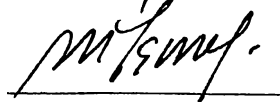
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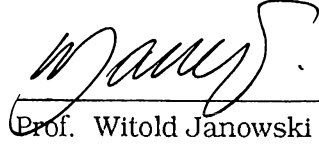
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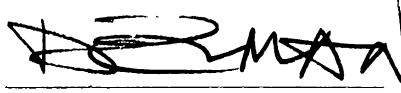
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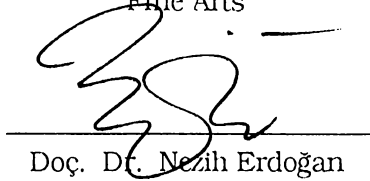
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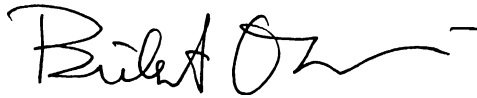
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Doç. Dr. Neziha Erdoğan

Approved by the Institute of Fine Arts



Prof. Dr. Bülent Özgüç, Director of the Institute of Fine Arts

ABSTRACT

CORPORATE IDENTITY DESIGN:
A CASE STUDY AND ANALYSIS
OF THE VISUAL IDENTITY OF YAPI KREDİ A.Ş

Murat Akıncı
M.F.A in Graphic Design
Supervisor: Assoc. Prof. Emre Becer
February, 1993

The aim of this study is, within a critical look, to determine deficient aspects and to construct a positive suggestive approach to Yapı Kredi A.Ş's visual identity with corporate design criteria and views of professionals in the field.

Keywords: Corporate identity, graphic designer, analysis.

ÖZET

KURUMSAL KİMLİK TASARIMI:
ÖRNEK DURUM İNCELEMESİ,
YAPI KREDİ A.Ş' NİN GÖRSEL KİMLİĞİNİN ANALİZİ

Murat Akıncı
Grafik Tasarım Bölümü
Yüksek lisans
Tez Yöneticisi: Doç. Dr. Emre Becer

Bu çalışmada amaç, Kurumsal Kimlik tasarımı kriterleri ve bu konudaki uzmanların görüşleri ışığında, Yapı Kredi A.Ş' nin görsel kimliğini analiz etmek, aksayan yönlerini tesbit etmek ve yapıcı öneriler getirmektir.

Anahtar sözcükler: Kurumsal kimlik, grafik tasarımcısı, analiz.

FOREWORD

What better period for a graphic designer as the one we live in to research and open a discussion about a topic such as corporate identity design!.

Our world is entering an era in which only those corporations making highly competitive products will last and survive on the global market. As products from major competing companies will become increasingly similar, the total of the firm's impressions; it's personality, it's spirit, it's identity will become crucial in the process of decision making.

As new companies are formed, new branches evolve, growing competition leads to a need of a cohesive and unified visual image. In today's rapid developing world, the need for easy communication is imperative, instead of complicated verbal communication, we incline to return to symbols.

It is difficult to say that corporate identity design has reached a satisfactory quality level in Turkey. Aside from one or two examples

that stand from other identity designs, visual identity design has not kept pace with the rapid development of economic growth, researches in this particular field are nearly inexistent.

That is one of the reasons I chose corporate identity design as the topic for my thesis. When I started my research, I noticed the deficiency of prior inquiries in the domain in Turkey. These consisted of one or two articles and a few interviews conducted with designers. My principal sources of reference were of western origins, these consisted of mainly repetitive and general information on the subject. The case of Yapı Kredi A.Ş was consciously chosen in the visual analysis section of this work for the latter images an inaugurating approach in the banking sector which is tried to be expressed through it's visual identity. and aims to rejuvenate it's image.

My thesis, being one of the first on the domain, will inevitably have aspects which will be found lacking and may therefore draw hindering comment. I would hope that this document will be a bolting point for further inquiries on this vast matter. I would like to emphasize that some of the designers I aimed to speak with were not available for interviews while some others were simply hard to get in touch with. Some professionals working in the field granted me interviews, at certain points of my thesis I will refer to such personal interviews. I am sincerely grateful to Yapı Kredi's Publicity and Public Relations Department Director Ayhan Tezcan and Agency Representative Esin

Tunalı for providing me valuable printed materials about the bank without which I would not be able to conduct a visual analysis.

I wish to thank graphic designers Haluk Tuncay, Bülent Erkmén and Serdar Benli for delivering information about corporate identity design applications and sharing their thoughts with me. I owe a special thank to my advisor Assoc. Prof. Emre Becer who helped me through every stage of my work, sparing me his valuable time.

Copies of this thesis will be conveyed to both Merkez Ajans and Yapı Kredi's Publicity and Public Relations Department, hoping that the suggestions that came out of this research will be acknowledged by the concerned people.

Finally, I wish to point out that besides being an academic research in an unexplored field in Turkey, this master's research is valuable as a theoretical exercise for me as a potential corporate designer.

Murat Akıncı

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INTRODUCTION

Corporate identity has become a frequent topic of discussion. This should be not surprising when one considers the vital role it can play in establishing and enhancing the public image of a company or organization and in creating an added value. The latter has special relevance in an age characterized by equality of product, standard and by an increasing flow of information. In an epoch in which economy has gained great importance, nations challenge each other in the economic arena for a better market position.'

Growing competition also manifests itself on the corporation scale where new companies are formed, corporations merge to form multinationals. As large companies become transnationals through acquisition programs in other markets, they are faced with creating global identities. Companies must find workable identities to describe businesses that didn't exist a few years or even a few months ago.

In the world market, companies tend to operate on a global scale, manifesting in various countries with all different cultures and consumer behavior preferences, global companies are decentralizing

the management of their operations. Corporate identity acts like a tool to keep these activities cohesively together. Unless the latter don't share a common identity, companies fall apart.

In order to be distinguished, every organization needs a clear sense of purpose that people within it understand. Every organization is individual and has an existing image, its identity must spring from the organization's own roots, its personality, its strengths and weaknesses. The identity of the organization must be so clear that it becomes the standard of comparison with which its products, behavior and actions are measured.

This thesis research will essentially deal with the communicative aspect of corporate identity; corporate design. The latter is expressed in the names, the trademarks, symbols, logotypes and colors which the organization uses to distinguish itself, these are the characteristics of the corporate image; the abstract iconography.

The capability of expressing semantic and symbolic elements through signs is more diversified compared to the verbal language which only contains alphabetic signs. It can, on the other hand, augment the possibilities to concentrate, articulate and amplify the message. The perception and the interpretation of a well thought picture is faster and easier than those of an alphabetical message. The layout and sequence of the iconographic components will allow one to

optimize the continuous message and to reduce the number of possible connotations.

The enormous, continuous change in the world's economic climate, coupled with the modern corporation's intense need to be visible and understood by its key audience. This places a heavy burden on the people who help corporations communicate what they are and what they hope to achieve. Many don't meet the challenge. Although the cases in which the need for a corporate identity are common, Turkey does not seem to keep pace with its economic growth in this matter.

"The client is astonished at the price proposed for an identity design that represents for him a logo and an emblem". (Erkmen, 1992)

As this statement by acclaimed graphic designer B. Erkmen demonstrates, the Turkish client is still unaware of what corporate identity represents, the designer is therefore in a responsible position of informing and convincing its client that besides being a profit making investment in the long term, corporate identity design is a way of adding spirit to the organization. The designer has to make important decisions in the process of designing a visual identity', one of the critical points is to create an enduring design.

...and realize that a beautiful creation made for aesthetic reasons will have no social significance tomorrow, it will seem a futile self-gratification. (Zwart, 1990)

The designer is therefore not to fall in the error pit of creating an

ephemeral visual imagery strongly influenced by design trends.

In the service based sector, most organizations offer approximately the same quality of service at identical prices and conditions. Banks represent this concept well, it is the service that is the most significant in the design- mix. It is appropriate to choose a bank as a basis of a visual study, for the latter has a wide range of printed manifestations which it uses to promote itself and operates in a broad sphere of related activities. It is the aim of this inquiry to analyze if these activities are visually cohesively related.

Yapı Kredi is a rooted, monolithic structured bank that operates throughout the country and identifies itself as a dynamic and rejuvenating organization. It will be this thesis' approach to evaluate if the current visual identity keeps pace with this philosophy.

I CORPORATE IDENTITY DESIGN

1.1. WHAT IS CORPORATE IDENTITY ?.

There are quite a few definitions available of the term “corporate identity”, one is contained in the book “The image of a company” :

The frequently used term “corporate identity” refers to the image a company strives to achieve’ in order to build a good reputation with it’s clients. (Hefting, 1990)

There is yet another definition of identity that has been encountered in the weekly British Design Magazine: Design Week:

Identity, has it's roots in graphic design. But it has evolved from its single-minded, design-based origins into a complex consulting activity which influences management organization, communication and behavior as well as design. (Ollins, 1988)

One of the multiple definitions is available in the monthly Turkish “Gösteri” magazine:

In it’s clearest definition, corporate identity is the visual constitution of a corporation... It is the visual representation of the characteristics that a company describes itself with. (Benli, 1991)

Another definition is to be found in the book: Color and Communication by two marketing specialists:

Corporate identity represents the common denominator between the different means of communication of a company. (Favre and November,1979)

After consulting these definitions, an individual definition is deducted: Corporate identity refers to the advertising application by a company or association of a structured and well planned design strategy that attempts to build a good, trustful and prestigious image of the company/association among the target audience.

Corporate identity is really a definition used for the whole of the strategies that are designed to promote and gain respect to a firm/association. It is important to clarify at this stage that corporate identity design is a non-product design. The major goal is to form a convenient image of the company upon the target audience, the main subject is always the organization behind the product itself. Corporate identity should be considered as a mass communication, the communication is received by or used by a large audience. It is also significant to differentiate the terms corporate identity and corporate image which were mentioned earlier in this section.

The term corporate image ascribes to the image that a company or association has acquired with the public:

It is the whole of the impressions that a company makes on all it's audiences. (Ollins, 1990).

Corporate identity is the image that a firm wishes to accomplish in order to build a "strong " bond with it's audience. An area of confusion is the one surrounding the terms used like design, image identity, strategy and communication. This vocabulary is used to

describe mainly anything vaguely to do with outward appearances. It is useful for the sake of this research not to make any mistakes concerning the terminology used. For this purpose, I have consulted the book "The image of a company" which gives a rather explicit and enlightening description of these terms:

Corporate design consists solely of the visual communication of an organization. From logotype and typographic style to sign systems and environmental design.

Corporate Identity or Corporate Image, on the other hand, includes both visual manifestations, and non-visual expressions, ways of behavior in relation to social, business and political matters, which can be shown, for example, in the behavior of the staff, in a style of writing, in publications or in the way in which suppliers are treated.

Corporate Strategy is the policy of deploying a corporate image in terms of employee and customer relations, of public relations, promotion, product development, packaging publications, and of course, marketing.

Corporate communications are the means of conveying this strategy to the respective target group. (Henrion, 1990)

In the process of creating a corporate identity, the groups corporate identity, corporate image, corporate strategy and corporate communications are interdependent; each group influences the other.

1.1.1 THE ORGANIZATION OF A CORPORATE IDENTITY PROGRAM.

A company has an existing image in the minds of the persons that deal with it, including the personnel, clients and potential clients and investors. Each company is like a person, it communicates, it has its individual style, in short, its corporate image. The concept

of corporate identity is generally associated with the style that the company reflects itself with to the outside; the logotype, the letterhead , the trademark et cetera. But the style also includes how the personnel is dressed, how it reacts to different situations in diverse conditions, how the problems are dealt with, in short, all the factors that form a company style; the corporate identity covers all the visual and the non-visual elements. This is specially significant for airlines and banks which are service based organizations, and both group display nearly identical actions within their group. Both of these groups have to establish a clear identity because of the decisive importance of their image with the public.

In the case of a corporate program, the results will only be calculated in the long term, after it has been consistently implemented. Corporate programs must be concerned with the slightest details: a pharmaceutical company that transports it's products in non-hygienic conditions will hardly make a positive impression upon the consumer.

Although foreign sources indicate that the profile of the managing director who rarely has any design knowledge and is in a determining position on the design, is changing. And that nowadays, corporate programs are managed by persons with organization, communication and design knowledge as well. It is unfortunately hard to present the same argument in the case of Turkey; several interviews with

leading professionals in the field have demonstrated us that the client is still quite unaware of what really a corporate identity is.

Most of our clients still think that corporate identity refers to a sleek logotype and letterheading. (Benli, 1992)

In such a case, it becomes hard to keep a healthy dialogue with the client, this specially important because designers agree upon the fact that good design does not guarantee a successful program, what is important is the effective and consistent implementation of the design. I have also been informed that corporate designers do not have a special department to keep in touch with during the phases of the design, except for the example of Eczacıbaşı Holding, companies assign their public relations departments to the subject.

Internal and external communication are the essential factors of a corporate identity operation; they determine the objectives and starting points of the corporate program. The internal communication refers to the unity within the organization, it informs the personnel about the motives, how the corporate identity is organized and who is responsible for what. It is significant that the rules of the corporate identity program should be understood, accepted and hence, applied. A cohesive company organization is needed.

The internal organization is closely related to the culture of the company, a corporate identity program should first well investigate

the culture of the company which is the heart of the organization.

Several aspects should be taken in consideration such as:

- Product based company or service based company.
- Centralized or decentralized company.
- Regional, National or international target market.

These main angles define the character of the organization. Generally speaking, the content of the program is the responsibility of top management. In practice, it will be assigned to a management department, this should be the corporate communications department. Responsibility for implementation can best be given to a separate department which should be in charge of developing, applying, and if necessary, modifying the corporate identity. If such a department does not exist, one have to be created. This department should also be responsible in avoiding the misuse of the design. As far as we were informed and from the results of our contacts with several major companies during the process of this survey, one may say that such a department does not exist yet in Turkey, public relations and publicity departments carry with some defaults the responsibility of controlling and implementing the corporate identity.

There are four essential phases during the process of organization of a corporate identity; orientation, design, implementation, application and monitoring.

Orientation phase:

In this first phase, the top management of a company together with the corporate communications department, constructs a plan of approach for the development of a corporate identity. It will include objectives, the development strategy, the planning and the budget for the costs of both design and application of the corporate program (the cases in which a corporate identity is necessary will be discussed in the following section of this inquiry). During this phase, it will become apparent that help from outside experts is indispensable. A study of all current manifestations is valuable in this stage, also the overall effectiveness and other design values should be questioned. The design group should then be briefed about the nature of the company, its philosophy, as a criteria basis for the future success of the corporate identity.

The design phase:

In this phase, the visual elements, the design system and application rules are developed by design consultants in cooperation with outside experts and the corporate communications department. All company material should be made available to this work group. The development process of the basic elements of the corporate identity should be tested on various kinds of materials. The design phase consists of several stages; the agency presents its proposals which are examined by the corporate communications department, if necessary, new proposals are made. When the design has taken a

definite shape, they are assessed by the corporate communications department, this is an important stage as the corporate communications department will be responsible for the corporate design in the future.

"It merely lays on the designer's conscience to question the graphic identity after it has been designed, and approved by the client; it is definitely the responsibility of the company to do so. " (Erkmen, 1992)

The design of the graphic elements of the corporate identity; the emblem, logotype, typography and colors is followed by the design system for the elements on the various kinds of manifestations like the correspondence, publicity, advertisements, signs on buildings. This system sets out the design rules for groups of material and the application methods for the elements of the corporate identity program. The formats to be used, where the logo is placed on different medias and on which background color, the typeface of the text, the placement of the illustrations and the photographs are defined within a design relation during this stage.

After the elements of the graphic identity, the design system and the application rules have been agreed upon, they can be set out in one or more handbooks. The latter has an important role in the introduction and the application of the corporate identity. The handbook contains the graphic elements of the corporate identity and the design system on one hand, and the application and organization rules originating from the company on the other

“It is like a holy book for a corporate identity” (Tuncay, Haluk. 1993)

The handbook or the Corporate Identity Manual is essential in the way that application methods may be used by employees with no design training and without the help of the designer/designers during the process. The handbook should be suitable for all users within the company, it should be more like an owner's manual for the corporate identity program.

The introduction, application and monitoring phase.

The introduction phase begins when the basic graphic elements and the design system have been finalized and the application and the organization rules have been formulated; in short when the corporate identity program is ready for large-scale implementation. By collecting examples of printed materials, the corporate communications department is in position to have an overall view of the monitoring of the corporate identity program. These materials are controlled against the objectives of the corporate identity and according to internal and external communications strategy. A corporate identity program must be continually monitored and if necessary modified, the development process is a continuous one.

1.2 THE CORPORATE SEARCH FOR IDENTITY

Collective identity is a phenomenon which reflects a basic human

need. The tribal instinct is in all of us and the exteriorization of this psychology is something which has formed a large part of every culture. At the early stages of language, the naming of individuals was based on visual distinguishing characteristics. The designating of American Indians were based on visual images. This characteristic remains currently in some cases.

Besides names, many other distinguishing factors were and still are contemporarily involved. It reflects itself in social contexts, one can visually denote the social class of a person through his/her clothing. The latter is very important in discerning social status, many groups differentiate themselves with their hairstyles, clothing and appearance. Unofficial uniforms worn by different types of people such as rappers (person who listens to rap music and is strongly influenced by the fashion trend emerging from that style of music), punks, yuppies or businessmen, reflect and project their chosen image, in a way as their "corporate identity".

Visible identities have evolved as in African tribal body painting, and sometimes they have been imposed such as the example of Hitler's third Reich. It is the latter, the consciously constructed visible face of an organization or group which concerns the experts in the field; it is the former, the culturally evolved facets of a society, which provides the visual language and symbols with which these programs can be put together. Today, names don't refer

anymore to the individuals visual character at all, but the objective is still the same; to distinguish one person from another.

Language grew by the gradual sophistication of symbols, as both individual activities and group activities grew more specialized and more complex.
(Forbes, 1978)

This tendency to differentiate and to diversify is also applicable on a larger scale. Nowadays companies need to diversify, they become involved in a large number of different and sometimes distantly related activities. These actions may reflect themselves as the outgrowth of different products and services. At the same time, because of the world's financial and economic status, companies also need to globalize, that means that their objective is to operate at a larger scale, functioning all over the globe, in various countries with all different cultures and different consumer behaviors. By acting in that manner, companies are decentralizing the management of their activities. Corporate identity acts as a binding instrument of holding these activities together. Unless they can find ways of keeping activities conjointly together, global companies simply fall apart. They need their operations to share a common identity.

Within the framework of this research, it will be appropriate to associate the arguments specified above with the companies: Companies can be thought of as persons with distinguishing characteristics, appearances and behavior. Human comportment is considered a major source of inspiration, a bolting point for

representation in fields such as literature, visual arts and also music. These deal with what one may call the "image" of how individuals, groups of individuals, countries, nations, and the most significant group within the structure of this research, how business's think and behave. As an example to illustrate this argument, two companies were selected. The cases that were selected were products on the market known and recognized by a large audience: One of the products is the Maltepe cigarette and the other, the Dunhill cigarette (a same type of production (in this case; cigarettes) is being chosen to allow us to conduct a comparative study between the two items). The Dunhill company has diversified it's range of products in the last ten years with related and unrelated produces, Dunhill developed from monitoring accessories into pipes and pipe tobacco and then into lighters, clothes and women's products while Maltepe is a brand that has remained unchanged in the market since the last twenty years.

A short description of these products is indispensable at this step: The latter has a poor packaging design quality, it though, has a loyal consumer audience among the low purchase-powered classes with a cheap price compared to other foreign and national brands currently accessible on the market. The former cigarette enjoys a glamorous, visually attractive pack, therefore, is more likely to appeal to higher classes.

These two products each have a different image and often a different targeted audience. These images are symbolized by names, graphic devices and other elements. In short, their images are largely conditioned by their appearances. This is explainable by the fact that in product-based companies, it is the product that is the most significant element in the identity-mix. The most important single factor in creating the identity, for example of the Dunhill cigarettes, is the cigarette itself. How it looks like, what it costs, what it smells like, how it tastes like, and even how it feels in one's hands. It is these qualities that influence to a great extent, the identity of the whole company; these specified qualities are the major determinants in the identity.

1.2.1 CASES FOR THE NEED OF A CORPORATE IDENTITY

There are common situations in the corporate arena which present clear indications for the need of a professional counselling: the constraint for a corporate identity. The below list illustrates cases in which corporate identity, more vastly calculated, corporate communication presents itself as an urgent problem to be solved.

A new corporation comes into being, new objectives are formulated; new strategies and corporate communications should be designed. The corporate image is influenced by the former manifestations of

the competitors in the field.

A corporation has merged with others, or other, or is taken over by another, or takes over other companies. This creates a situation where a number of existing images come together each with a recognition value of their own. These images should be integrated into a single existing image or, a new image has to be found. This new image should be capable of representing the new situation after the structural change.

A corporation diversifies its product range; it appears then necessary to adjust the old image to represent the new position, or even to create a new image more in line with current strategies. The name Porsche can be mentioned as a good example for this case. Although a large audience recognizes the company's car production, recently, the company has adopted a strategy of diversifying their products; items such as sunglasses, pipes and other items made from titanium are currently on the market, these enjoy the existing prestige of the company's name to create an image of their own.

A company, firm is becoming aware that it's existing identity is no longer up to date.. The company is modernizing and developing, the existing identity can no longer represent the firm. This situation is emphasized when competitors in the field have undergone a visible rejuvenation of their image.

Some corporations, either product based or service based, offer almost indistinguishable services and products at either very close or mostly identical prices. This situation is particularly significant for airlines, insurance companies and banks. Let us remind ourselves that most airlines offer travel in identical planes and in identical conditions of flight to identical destinations and usually at identical prizes. Similarly, banks and insurance companies offer more or less identical services in usually identical situations. The only differentiating factor is the corporate identity of each company. It should not appear senseless for these types of companies to update their corporate image every ten to fifteen years, suggesting change, progress and development by means of a fresh corporate design.

Yet another situation happens when a corporation's products have great recognition but the holding company behind the product is anonymous. In this case, the corporation should be made clearly visible behind the product or products.

The subsidiaries of a corporation are well known, but not the holding company itself. If the corporations objectives include that the holding company should be recognized, then a strong corporate identity is reliable to solve this fragmentation problem.

A further case related to the one mentioned above is when a company has an identity so powerful that the individual subsidiaries

are unable to develop an identity of their own to satisfy the specific market conditions.

A corporation has many subdivisions which need to be individually identified, but at the same time each must appear to belong to the others.

The last case to be mentioned on this list is when a company or corporation has a new director or chairman; he or she may wish to start a new regime with fresh concepts and strategies. These changes can and should be manifested by voluminous changes and the restructuring of the corporate identity.

The situations listed above could overlap in any one case, or a corporation could suffer from more than one of the problems simultaneously. There can be other very specific and individual cases for the need of a corporate identity besides the brief list that is attempted to be assembled; once the problem or problems is/are recognized, the question is to know how to deal with the situation. This is the stage when the corporate designer, or more specifically to speak, the design consultant is required.

1.3 THE ABSTRACT ICONOGRAPHY

The pictorial message is perceived globally. Within the context of a

design, text and picture are seen and assimilated together. The iconic message is perceived in one glance and has a first significance at the moment it is seen, it is then interpreted in successive stages, one reads the text, decodes the graphic symbols and finally consolidates the overall significance of the design. A corporate image is determined in the first place by its visual manifestations; the logotype, the emblem, the colors and the lettertype. By means of this abstract iconography, one company distinguishes itself from others. This manner was used in history and is still currently being used by individuals, groups and nations who wish to differentiate themselves from others by visual means. Nations and countries each have their own strong distinguishing imagery; their flags, these have to be learned to be recognized, but one can not deny the historic and moral values loaded in national flags. Each has its characteristic symbolic graphic shape and own color code. At a smaller scale, this use of imagery is equally applicable in differentiating companies from others:

Identity is expressed in the names, symbols, logos, colors and rites of passage which the organization uses to distinguish itself, its brands and its constituent companies. ... they represent consistent standards of quality and therefore encourage consumer loyalty.
(Ollins, 1990)

It is appropriate at this step to try to define the visual elements that form the "abstract iconography":

1.3.1 THE TRADEMARK

The trademark is a symbol, the most essential means by which a product type is visually manifested. Trademarks can be divided into various subgroups, categories. Another category of trademark is the logotype, as an example to this category, logotypes such as, "PREMO", figure 1, are currently present in our daily life. These two categories are often confused and misused, furthermore, especially in Turkey, one definition is used in place of another; emblem for logotype and vice versa. The shortened version logo is used to describe both these categories. To get further detailed information about the emblem, a master thesis on the subject of "The Emblem and Antropomorphich Design" by Mehtap Konya has been consulted.

The emblem, besides being the most important and visible component of a company's identity, is also visually valuable for it contains the essence and the philosophy of the organization. ... the emblem functions as a unifying constituent between the activity area of a company, it's market size, product quality and the image of the society. By those means, it symbolizes the social individuality of the firm. (Konya, 1988)

Trademarks are a product of their time, no matter how much the designer tries to create an enduring trademark, and no matter how he/she tries not to make a untrendy trademark design, this is often superseded by changing trends and stylizes. This responsibility during the design process will be discussed more elaborately in the last section of the first chapter of this research. A well-known

American graphic designer and corporate design consultant has this to say about trademarks in corporate design:

The visible part of the program, usually the trademark itself is accessible to all, and outsiders, to a certain extent, can judge its effectiveness. The strategy that informs the design however, is usually not available to people outside the company. (Bass, 1989)

As an experienced corporate design consultant, Bass reminds us of the recognition value of the trademark as being one of the most repeated and confronted element in a corporate identity. The "not so visible" but no less important aspect of the corporate design; the corporate strategy was specified previously in the first section of this chapter.

There are some important points to think over in the process of designing a trademark as a visual element of a corporate program. Designing trademarks requires special attention; its smallest and largest application can often vary dramatically in size. A designer should be well aware of this particular situation. A trademark that will be used outdoors, for instance, on an elevation or even in a three dimensional form should just as well be applicable, and also ought to be suitable to be printed as small as a centimeter wide. It is important for a company to guard that a trademark is properly executed and reproduced. The company should be in control of a trademark's entire realization and calculated sizes (during the printing process). This feature is exceptionally important for

decentralized organizations. Mistakes, even slight ones in the reproduction and application of the trademark may lead to the overall damage in the coherency of the corporate program thus weakening the recognition as well. With a trademark, as with many other designed objects, form and content go hand in hand; in some cases, the form can have an unambiguous message, in some other cases, there appears to be no direct link between what one sees and what it is supposed to represent, such as the trademark of Bankacılık, figure 2. By consistent and regular use, a trademark becomes recognized among the target audience.

For a company, a trademark is an extremely good thing. (Boss, De Jong, Schilp, 1990)

This observation stresses and justifies the efforts involved in having trademarks legally protected against misuse and imitations. In the Western countries, this legal aspect is handled through company registration agents. This legal facet appears as a real problem in Turkey, although some regulations are presently in use, misuses and imitations of all specimens of visual elements is quite common, but more and more trademarks, as well as logotypes are nowadays protected with copyright regulations.

The problem of developing symbols is complex. In supplement to avoid negative associations, creative, technical, fashion and cost requirements, all have to be well calculated. Creating something

that is unique for the company that will withhold the idea, the philosophy of the company, that won't go out of date, that is easily reproducible, simple in application, cheap in use and application, and that it will draw out strong and positive responses in all of those who come in contact with it, is a complex task for the designer.

1.3.2 THE TYPOGRAPHY

By definition, typography is written communication. The term can describe anything from a few lines of type required for an advertisement or billboard, to the more complex text treatment required for a major reference work. The question one may ask himself is whether the criteria of typographic use in corporate design is any different than other graphic products, Jerry Kuyper has this to say about the argument:

The principles and aesthetics governing sound typography in corporate identity work does not differ significantly from other areas of graphic design.
(Kuyper, 1990)

Kuyper stresses the fact that "good" typography is valuable in every aspect of the graphic design's broad application range, the criteria for typography, for instance in a poster, does not differ from one in an advertisement. Naturally, specific conditions for each have to be satisfied, but well-designed typography is always valid. Typography is one of the most significant visual elements of a corporate program,

it is a primary component in both the development and application of a corporate identity, it is thus one of the tools of the housestyle designer. Most graphic designers involved in corporate identity create a wide range of logotypes, wordmarks and marks (these are often referred to as symbol or logos). Logotypes may be composed of typeset, modified or newly created letterforms. These can range from a single proprietary letterform to those in which each letter is uniquely designed for a specific purpose, each conveys a unique expression through a cohesive whole, figure 1. Furthermore, logotypes may also be incorporated into a shape as a means of establishing a proprietary identity. Wordmarks embody a mark into a logotype, the mark is frequently extracted to be used alone or in relation with additional names, hence providing flexibility to the identity program.

The complicated assignment, the challenge so to speak, for the graphic designer in designing a logotype or wordmark, is to make sure to keep a balance between visual uniqueness, creativity and legibility. The more a logotype is tried to be made unique, the more difficult it may become to read and to comprehend. But on the other hand, mere clarity and legibility at the cost of originality and uniqueness does not appear visually interesting and attractive, neither memorable. Easily readable logotypes with no compelling visual interest and visually intriguing forms that cannot be deciphered lead to equally unsuccessful designs. The choice of type and the

way it is used in printed matter can be a visual characteristic and also a distinguishing constituent within the total corporate identity. In history, integral alphabets have been developed to provide propriety and identity to a company's communications. But today, as the number of well-drawn typefaces has expanded and the skill and time spent to design a singular yet correct alphabet has become rarer, existing typefaces are more commonly used, some exceptions, though are present.

Today, with the large array of type families, one can easily be selected and used in the overall design; we can also distinguish between those suitable for portions of body text, alongside other type families more suitable for headings and indoor and outdoor display texts. (body text is composed from type that is suitable for the ease with which it can be read). When we look at corporate programs, we notice that the number of type families that are used are limited, this is understandable because it gives to the program a uniform look and makes it easier to recognize. The use of many different type families would hurt the instant cognizance of the typographic image of the housestyle. Also combining typefaces that are similar yet not identical such as New Century Schoolbook and Bookman, may cause a visual disharmony which is just as damaging to the program as the points cited earlier. In sum, the choice of type ought to be a fundamental concern for the designer when drawing up a corporate program. Uniqueness, continuity,

memorability, flexibility, strength and longevity are widely accepted general criteria for corporate identity design.

Today, trademarks and logotypes are not the static visual elements they used to be. These can nowadays be set in moving form, this is the case on TV where we see logos and symbols of various networks move on the screen. Because of this new media, animation is a new tool to convey the expressive characters of the visual imagery, the contemporary corporate designer should be aware of this new possibility, and try to explore it's potentials within a corporate design.

1.3.2.1 BASIC TYPOGRAPHIC TERMINOLOGY

The terminology required for elementary typography is quite small, the introductory terms covering the various styles and characteristics of the basic letterform are the followings:

Capital letters are referred to as "upper case" letters and are indicated "Caps".

Small letters are referred to as "lower case" or minuscule letters.

The great majority of all typefaces can be categorized into two basic kinds of typefaces; serif and sans serif.

The serif letterform is distinguishable by the short vertical stroke that projects from the ends of the character. Those typefaces without the short stroke are known as "sans serif", from the french word

for without;"sans".

Anatomy of the letter:

The Roman letterform is characterized by vertical letterforms. The type which is used to set this thesis is Roman. There is also the Italic letterform which is *slanted to the right* and used for emphasis. The x height refers to lower case letters only, it is the height of the body of the letterform and is equivalent to the height of the lowercase x.

Ascender refers to the part of the lowercase letter that rises above the x height of the letter (b, d, f, h)

The term Descender ascribes to the part of the lowercase letter that extends below the x height of the letter (p, j, q).

The imaginary line upon which all type rests is called "base line".

Variations in type:

There are four main versions of the regular typeface;

Lightface: A light version of the regular typeface.

Boldface: A bold version of the regular typeface.

Condensed: A narrow version of the regular typeface.

Extended: A wide version of the regular typeface (expanded).

Italic: A slanted version of the regular typeface.

Type measurement:

Type size refers to the overall depth of the type face and is measured

from the top of the highest character to the foot of the lowest. It is measured in points, a typographic measurement. Pica is also a typographic measurement system which is used to measure the line length. (There are 12 points in one pica and 6 pica's in one inch).

1.3.3 THE COLOR USE

This section of the inquiry will mainly deal with the use of color in relation with corporate design criteria, to prevent this section from diverging into needless color theories, to be able to relate color with corporate identity, a look at the general aspects of color's functions and communicative value with a birds-eye view will be presented.

Color is an optical phenomenon with a strong and associative effect.
(Favre & November, 1979)

This definition by J.P. Favre and A. November will constitute the main basis throughout this section. Modern science acknowledges that colors are actually caused by waves and that the differences in their length and the number of oscillations determine the various shades. If one looks at a blue object and a white object, it means that the former absorbs all the colors of the rainbow except blue, and the latter returns all the rays equally.

Humans do not only limit themselves to registering wavelengths.

The colors perceived are elaborated to a variety of sensations. The meanings and associations deriving from colors are the results of accumulation by human experience through the years. As a consequence, all the individuals belonging to the same culture seem to react in a similar way when exposed to the same color. There may also be individual associations that derive from a person's own experiences which he consciously or unconsciously had with the colors concerned in the course of his life. Associations and emotions brought by colors vary from one person to another, but still some colors have general impression acceptance. For example red generally signifies strength, vivacity, virility. The emotions and vibrations that colors produce may also change direction or dramatize according to it's shape and also with the color or colors that it is juxtaposed to. In this case, colors may suggest different feelings.

There is one important aspect of color in reference to corporate design; people have different preferences for certain colors while others are less appreciated. These preferences may vary with age, sex, social group and also, by personal happenings. Social classes with higher income are more attached to light colors and pastel shades. People on the lower social classes, quite in the contrary, prefer strong bright colors. Red is favored by the masses (as an example to illustrate this argument, the campaign designed for Sümerbank with the slogan "I love Sümerbank and Turkey very much" several years ago, can be mentioned: the use of red color in

the overall design was a tribute to the national flag and the special status of Sümerbank vis-a-vis the Turkish audience.

Color is a tool of marketing communication, it is a kind of code which is easy to understand and assimilate, it is thus a language. Color is useful to achieve a stronger impact upon the design, it can create optical illusions, it is very influential in improving legibility (this is specially significant for the corporate designer, for instance in choosing background color for a body text in the whole of the corporate program). Color is also useful to identify a product category; a corporate designer should be aware of the feelings color combinations evoke in order to be able to choose colors that evoke positive feelings for the product or services of the client firm.

Color is a prominent aid for recognizability which is the objective of a corporate identity. Colors associated with a brand or corporation improve their identification and also add suggestive and symbolic connotations. Color is a determinant factor in building a corporate image; it dramatizes certain aspects of the design, therefore is very influential in the overall image.

1.4 ABOUT THE CORPORATE DESIGNER

Graphic designers should operate as design consultants in the exercise of designing a corporate program.

Corporate identity design requires from the designer not only an understanding of the policies and purposes of a corporate body as well as the organizational procedures which it uses to achieve the policies and purposes, but also a high level of skills in the full range of design principles. (Fletcher, 1978)

This statement is valid in the sense that corporate design can relate to every aspect of the client company's visual imagery and it's activities; it's products or services, it's building exteriors, it's letterheading, it's symbols, it's advertising, it's systems and procedures. A well-conceived corporate design should be approached at as a multi- disciplinary design activity. This aspect will also be investigated in the second chapter of this inquiry.

Quite a lot of designers today think that the way to resist to old fashion-looking visual identity is to encourage their client in changing their corporate design. This is not to be considered as a practical and realistic approach. It seems rather impossible in today's financial stage to save considerable amounts of money for this type of approach, the cost of redesigning a corporate image can be very high when the amount of time and labor spent on recreating a program is calculated. The responsibility of the designer lies on the importance of creating a corporate identity that will be enduring. It may appears interesting to be fashionable when designing, but again, fashion itself can become passe very quickly. The graphic identity should somehow be sensible of visual trends but not be limited by it's ephemeral look: in short it should be more durable than fashion itself.

We designers should be able to maintain a fragile balance between a distinguishable and enduring quality and, harmony with the current fashion trends. Our designs should be clear and sharp. (Harris, 1983)

The appearance of the design should not change or vary constantly, persistence, and above all, recognizance of the created characteristic effect is a good method to create confidence. We are confronted to various limitations when it comes to the application of a graphic design on various materials. The multi-disciplinary designer concept is more significant at this stage because graphic designers are expected to know the ways to tackle with general design problems, these can have a strong impact on the entire corporate design.

The graphic designer should be aware and informed of the technological developments in the material field. Being conscious of this, he should consider the fact that the graphic solution should be applicable easily and especially, at a low cost on many diverse materials like glass, plastic, neon-lights, ceramics, textiles, and also, metals. The designer should also be well-informed of the juridical restrictions and laws of the specific country in the subject of packaging and its techniques. How is it possible then after all the conditions have been satisfied, designs are not durable?. Quality is an important aspect in this matter as Harris points out:

Quality never goes out of style. (Harris, 1983)

Take for example a Jaguar car compared to a Tofaş car. The first is

equivalent among other characteristics to quality. It all rests on the importance attributed to the details, as a brilliant design should be. The real challenge for the designer is to ask himself the question how he/she is going to know whether the design will be an enduring one, and if it will fulfill the requirements of the client company.

Almost all corporate designs are vulnerable or questionable at one point or another. (Schmittl, 1984)

The designer should therefore not make the error to represent himself more than the client company. Once again financial limitations may alter with corporate designs; it is currently very expensive to conduct a pre-design research and the cost of applying different concepts in one program is very high.

There is a very important design error that is done in so many cases that this situation requires special attention. It seems more practical or easy to change parts of a conservative design approach compared to an implementation of an original and designwise more ingenious corporate program because the latter will be risky and in the long term expensive to implement. Most graphic designers seem to choose the easy way method of heading towards limiting themselves to approved designs instead of creating their original communicative designs.

It was mentioned earlier in the first section of this chapter that

the most significant factor in decision-making for the consumer will be the identity of the organization, the structure behind the product or the service that a firm offers. This statement is closely related with the topic of this section in which the laziness and financial restrictions cause the "rebirth" of the what should have been the "already dead". It is necessary to clarify this argument: If the way to design a corporate program passes through the recycled of already approved imagery, this leads to this retrospective state that we are enduring currently. Although some designs may seem attractive by means of their decorative and aesthetic style, little contribution do they make indeed in the fields of innovation and creativity.

...the market has been so saturated by these products that they have very little influence over the increase of the sales. (Harris, 1983)

The manner to design a successful corporate identity seems to launch by convincing the client, and having him on your side. Because in the process of designing and implementing a corporate identity, there are many areas of contention:

How, for example do you explain to the managing director of a highly successful division of a large corporation, that he should accept changes that are designed to bring his division into line with other less successful divisions. (Forbes, 1978)

The graphic designer will be, during the design process, confronted to conflicting forces like the case mentioned above by Forbes. The very first stage and important one is that the designer needs full

familiarity with the objectives of the company; after all it will be it that will live with the design for a considerable amount of time. The designer should spend time not only with the company's managers who will endure the consequences of the corporate design and be responsible for implementing the program, but also with the decision makers who will have to resolve the conflicts which corporate design throws up.

Another problematic for the designer is how to convince the company that the proposed design will be an enduring one and that it will remain fresh and up to date even after a considerable period of time. We think that the solution lies in defining a clear and sharp structured corporate strategy.

The designer should lead it's client company in trying to create an awareness that trendy designs are transient. Durable designs should avoid these error pits. It seems important to stress the fact that as fashion changes, the image itself should be refreshed or even completely renewed; this financial aspect alone should be enough to convince a managing director. While concluding this section of the research, it seems significant to order up some points that the corporate designer and the client; the company should think over.

The designer and client should operate as a coordinated team. The designer should be well informed about the objective of it's client

to structure his design strategies. Both the designer and the client should be aware of the current situation and all of the factors who influence the design solution, many aspects should be covered during this analysis:

- The historic background and development of the company (this is significant for it may bring some clues to the designer to use afterwards in the visual expression)
- The corporate structure.
- The market position and relation with competitors in the field.
- The marketing organization and corporate strategies.
- The corporate philosophy (it will probably provide indications in some areas of the corporate design, it may also describe and define the client's social-political and environmental attitudes, thus contributing to the design criteria.)

Also, a research of all obtainable visual manifestation of the company must be carried out, general points to consider ought to be the followings:

Does the style project an appropriate image?

Does it convey the essence of the business?

Is the style distinguishable from it's competitors?

Is the target audience defined, both in the present and future?

How do the operations relate to each other?

II ANALYSIS OF THE VISUAL IDENTITY OF YAPI KREDİ A.Ş

2.1 ABOUT YAPI KREDİ A.Ş.

2.1.1 DATA CONCERNING YAPI KREDİ

Yapı Kredi A.Ş was found on the 9th of September 1944 in the leadership of a handful of entrepreneurs leaded by Kazım Taşkent. It is the first private bank of Turkey. In a Turkey that was in a critical financial situation because of the second world war's external trade conditions, weakened of it's workforce, it's already insufficient investments coming to a standstill, it was these entrepreneurs that seized that Turkey was to confront with greater problems after the war.

After having considerable successful results in the state sector and launching big enterprises, Taşkent and his work group accelerated the work of founding Yapı Kredi in order to obtain financing facilities for two stock companies: Doğan Sigorta (Doğan Insurance) and Demir Toprak. This concept became a reality with the governmental decree issued on June 6th, 1944. The essential objectives listed in Yapı Kredi's contract were the followings: To operate in the banking

sector, to undertake housing constructions, to enterprise in the fields of trade and industry, agriculture and mining, to work by percentage in the fields of trade and insurance, to buy bonds.

Yapı Kredi is Turkey's first private bank, in the forties when it was found, the public was unconscious of concepts such as savings and interest or even modern banking notions. Yapı Kredi launched the "family account" and the estate lottery for every ticket for each hundred lira's. "A branch office for each district" slogan was followed by "a branch for each region". Yapı Kredi reached this objective in 1975. When in 1956, real estate banking was taken into state monopoly, Yapı Kredi focused on trade and deposit account banking. After 1950, with the formation of the foreign liaisons department, Yapı Kredi instituted a network of operations in the U.S.A, Europe and the Middle East. On the international front, Yapı Kredi currently functions in twelve offices abroad, including branches in Düsseldorf and Bahrain and representative offices in six German cities, London, New York, Zurich and Moscow.

In Yapı Kredi's forty eight years of history, the sixties and the eighties form two major focus points in the field of technological development: The first centralized computer operations began in 1967. After 1973, the main operations were managed through the electronic account center. The big step forward took place in 1980 with the automatization works launched since that date. The Tele

İşlem(Tele-Operation) was introduced in the whole country; since 1984, with the electronic on-line system, the number of TeleBanka machines(ATMs) reached to four hundred. OtoBanka machines (drive-in ATMs) were introduced in 1991, these are in service on major highways and at gas stations. Individual banking was first launched in 1987. Yapı Kredi introduced an automatic installment payment system; payments are debited directly to consumer accounts on the due date and transferred to the merchants account, this operation was first introduced by Yapı Kredi. The TeleKasa (TeleSafe), introduced at the end of 1991 is designed to meet the needs of small businesses and shops. AloBanka (Telephone Banking) was initiated by Yapı Kredi; persons became able to pay their rent and bills and make installment payments by phone. The bank introduced the world card in 1991 which is valid both domestically and overseas. Yapı Kredi established the first electronic on-line real-time system in Turkey first with VISA, then with MasterCard/Europe.

2.1.2 THE CORPORATE STRUCTURE

Identity can clarify how a company is organized, it can show whether it has subdivisions, subsidiaries or brands and how these relate to the whole. According to a classification that we have encountered in W. Ollins book: Corporate Identity; Yapı Kredi operates as a monolithic organization. Monolithic is a category of corporate

structure in which the organization uses one name and visual style throughout its operations.

Monolithic identity is the only way for a bank operating all over the country and abroad. In order to impose a trustful and clear image, banking customers would like to have a clear expressed visual idea. Creating such a single identity involves a vast and complex program.

Yapı Kredi operates through a network of more than five hundred domestic branches and representative offices in the major financial capitals of the world. A characteristic of monolithic identity is longevity, the visual identity of Yapı Kredi has been modified through the years with the involvement of a new emblem and the redesign of the corporate identity some eight years ago, but on a larger scale, the identity hasn't changed much. Yapı Kredi tries to have implement one simple, recognizable name and one visual look wherever it maneuvers, these are powerful adherents of the monolithic identity.

2.1.3 THE CORPORATE IMAGE

Yapı Kredi has always had a special place in Turkey's banking and financial sector because of its innovative approach in this field. Yapı Kredi has introduced modern communications systems into

the service sector. Beside the innovatory approach of Yapı Kredi as the of many "firsts" in this field, it also plays an important role in the social and cultural spheres.

In the fifties, the bank has contributed to the cultural domain with painting, music and dance competitions, it has been active in the publishing field as well and enjoyed the success of acclaimed publications such as the "Doğan Kardeş"; a weekly for children. Yapı Kredi has also organized various concerts and performances by internationally praised artists and dance companies. As a strong substructure to these activities, the Yapı Kredi cultural center was inaugurated in 1990.

2.2 THE ESSENTIAL ELEMENTS THAT FORM THE CORPORATE IDENTITY

2.2.1 THE CORPORATE IDENTITY MANUAL

Yapı Kredi's corporate identity handbook is referred to as the "Yapı Kredi application standards dossier". Although we have interviewed quite a lot of professionals coming in contact with this dossier, as are the designers at the advertising agency which is currently applying the corporate design, we were unable to gather information on who designed the identity, but we still could be informed about

the date of the design, it was created in 1985.

The manual is composed of eight major chapters: The first part involves a brief introduction of the bank's corporate identity. This is followed by a terminology explanatory section which contains the definitions of graphic design terms such as spacing, logotype, Pantone color matching system. As discussed in the previous chapter section 1.1, this section is valuable for persons who may not have any design background.

The terminology portion is followed by a section called "colors"; this section deals with the corporate colors of Yapı Kredi; dark blue and red, and includes information about the preparation of those colors for the printing process.

The typeface is discussed in the fifth chapter of the manual in which the selected typefaces are demonstrated and explained with which slogan these should be used.

The sixth chapter is divided in thirteen subdivisions, this long chapter deals mainly with the emblem, the various logotype applications for the different enterprises of the bank; examples of misuse of the logotype, the use of the logotype in relation with the slogan, the Tele24 and TeleServis and the TeleKasa logo.

Chapter number seven is divided into nine parts, this chapter is dealing with the correspondence items which include the letterhead, the envelop, the business card. This section contains information about the directions of application of the logotype, emblem and the selected typefaces in relation to Yapı Kredi Investment, Individual Banking, General Direction office.

The eight and last chapter is dissected in eight parts, it includes rules for the application of the visual identity for the outdoors like the front panels of the bank's offices, the change bureau's, the mobile change bus.

Although the manual can be considered a thorough one to a certain extent, we are convinced that a more detailed introductory section should be added to the manual, this would be appropriate for as it was mentioned earlier, this printed material is valuable as it represents the visual identity of the bank that ought to be applied without any mistakes or misuses throughout, and this operation may well be undertaken by individuals outside the design sphere. A more detailed and explanatory foreword dealing with the essence of the bank's visual identity, the need and the advantages of a well applied corporate design strategy would be more suitable in presenting such an important material.

2.2.2 EVALUATION CRITERIA

Man is a user of signs in a great variety: The spoken sounds of speech, written or printed letters and numerals, diagrams, pictures, sketches, highway signs....icons, tokens. The study of the whole broad field is called semiotic, it is studied at three different levels; syntactics, semantics, pragmatics. These three have not the nature of separate compartments, but overlap one another. (Cherry, 1978)

All visual communication have three distinct dimensions: semantic, optical and pragmatic. The strenghts and weaknesses of every communication can be evaluated in relation to these basics of communication. Within the framework of this research, it is decided appropriate to exclude the pragmatic dimension as an evaluation criterium. The pragmatic dimension refers to the relationship of the visual image to a user such as:

Can a person see the sign?

Is the symbol vulnerable to vandalism?

Does this symbol remain visible throughout the range of typical viewing distances?

The listed above are evaluation criteria that don't relate closely to the analysis of the corporate program; these also need to be investigated with the help of tests and experiments, thus will go beyond the concern of this inquiry. We will not open a special discussion category for those, nevertheless we will try to mention these criteria within the content of other sections.

The two basis points of analysis for the emblem are the followings:

The optical dimension touches to the relationship of one visual image to another and the visual relations that compose the whole:

- 1** How well do the parts of the symbol relate to each other?
- 2** Is the construction of the symbol consistent in it's use of figure/ground and balance?.
- 3** Does the symbol use a hierarchy of recognition?
- 4** Is the symbol difficult to reproduce?
- 5** Can the symbol be enlarged and reduced successfully?

The semantic dimension refers to the relationship of a visual image to a meaning:

- a** How well does the symbol represent the message?
- b** Does the symbol contain elements that are unrelated to the message?
- c** Is it difficult to read the symbol?

These mentioned categories are actually interrelated in complex ways, nevertheless, recognizing them will make it possible for us to logically isolate and evaluate specific qualities.

2.2.1.1 THE YAPI KREDI EMBLEM

A prize winner solution, the Yapı Kredi emblem was designed by

graphic designer Nuray Vural in 1977. It was actually an outline emblem but the competition jury requested it was filled in. The emblem symbolizes a stork. The symbol is a stylized stork with its wings open and flying. The emblem has currently two versions in use, these look very similar but also have a distinguishing visual characteristic.

Emblem 1: The top lines of the head and the wings and the base line of the tail of the abstracted bird figure are placed on to the horizontal line in echelons, figure 3.

Emblem 2: This is a version that is designed to be used on the TeleCards and Credit cards. In this version, the top lines of the head and the wings of the stork shape are placed on a same top horizontal line, figure 4. This version is to be used only on the cards and on places where the Publicity and Public Relations Department finds it suitable.

Optical criteria:

1 How well do the parts of the symbol relate to each other? The emblem is actually formed of three components; the first and most spacious one is the one containing the head, the body, the first and the third wing from left to right. The second division is the wing on the middle and a part of the main center. The last and the least

voluminous part is the leg shape. These three essential constituents are separated by consistent negative areas, the proportion between the width of the body and wing and the area separating these is of $7/2$. This proportion remains the same throughout the drawing as well as in the curved spaces and the distance separating the legs from the main body. This style gives the emblem a consistent appearance within itself. The wings touch the body with a 90 degree angle, all three wings are parallel to each other. The top ends of all three wings are identical, this allows the viewer to perceive a link between the parts.

There is a perceivable but not physically present continuity between the second largest part of the emblem; the body part, and the leg shape which appears to stand on the same line, the viewer has no difficulties connecting the two parts together, this also leads the perceiver to visually include the small tail part in the design which otherwise would fall away from the main body figure.

Because of the consistent use of separated negative areas and considering the designwise good construction of the constituents, the parts of the emblem appears to be relating well to each other.

2 Is the construction of the symbol consistent in it's use of figure/ground and balance? If one drew a vertical axe dividing the emblem, both sides would not be in equilibrium. The center and

the upper right edge of the emblem seem more crowded than the other parts. Although the viewer would like to see some kind of equal weight (visual weight) distribution on each side, this emblem does not have this characteristic. For the trained eye, it presents a deficiency in visual weight (one wishes to straighten it like a tilted picture on the wall). A suggestive approach would be to diminish the angle between the base line and the neck part of the emblem which is of 50 degrees. Although the emblem has some curvilinear lines, it should be considered as an edged shape; because of this characteristic, it retains its inherent integrity of shape, resisting integration into the design. It is essential for an emblem to comprise this feature for it must stand out as the most important graphic element of the visual identity.

3 Does the symbol use a hierarchy of recognition? The symbol has indeed a direction of recognition; the viewer perceives the shape beginning from the black crowded area positioned on the right side of the emblem which is dominant because of its visual weight, towards the less dense negative area on the upper left side of the bird shape. The last recognized element is quite naturally the small leg shape placed on the lower right corner of the emblem. This whole action occurs in fragments of seconds and one would hardly be aware of it. Is the mentioned direction of perception a good one for the instant recognition of the emblem? This question needs an answer.

The shape within itself is rather difficult to understand at first glance, we furthermore think that it has to be learned to be fully recognized. This deficiency may be overcome with a strong implementation program, thus becoming known by the public. It nevertheless is a complex shape to denote quickly because of the equal weight of the negative lines and spaces placed on the body.

4 Is the symbol difficult to reproduce? As an advantageous characteristic, the symbol is quite easy to generate for the angles between the head and wings are obvious and clear angles(90), because the proportions between the filled areas (positive) and the blank spaces (negative) are clearly defined $7/2$ and also because the diameters of the circles that form the top sections of the head and the three wings is easily reproducible. In summary, this is an clear shape to be drawn quickly and accurately even to someone who has not the manual available to him and who is capable to measure up proportions.

5 Can the symbol be enlarged and reduced successfully? When enlarged, as in the example applied in the exterior of the Yapı Kredi building, and reduced as it is in the case on the business card in it's most reduced application, figure 5, the emblem does not seem to loose of it's effectiveness and impact in both cases. When enlarged, the three parts that form the whole don't fall apart because of the proportional enlargement of the negative (ground)

areas, thus making the emblem hard to recognize. When reduced, the negative spaces don't disappear; this would cause the overlapping of the positive (figure) areas thus making the emblem a bold unrecognizable drawing. Summing up this section, the decided proportions seem to work appropriately for this case.

Semantic dimension:

a How well does the symbol represent the message? Yapı Kredi has an important place in the banking sector, as mentioned previously in section 2.1.3, it has adopted an innovative approach in the service based domain. Besides being a rooted organization with an operational background of forty eight years, it is a bank who aims to convey a dynamic, trustful and straightforward image. The choice of a flying bird to represent the bank is one that goes beyond the production date of the emblem. The stork image has been used earlier in periods before housing banking was taken into state monopoly. At that period the stork carrying a house with it's beak symbolized new steps in housing. After the change in the field, the bank continued of using the stork figure as a representation of it's ideals and philosophy that had been widely recognized by the public. A stylized stork emblem should therefore be considered a good design choice in representing an organization which has a trustful and helpful image, of an enduring bank that takes advantage of it's

previous experiences and launches new opportunities for the present and the future.

b Does the symbol contain elements that are unrelated to the message? In most western cultures, the stork symbolizes the birth of new generations, we all recognize the representation of the flying stork carrying a newborn baby with its beak. The Turkish public is familiar to the stork because the latter nests widely on the national territory, it is known as a loyal and friendly animal that does not harm its environment. Yapı Kredi's message to its audience is parallel to these values. The emblem choice seems to represent the bank's spirit quite well.

c Is it difficult to read the symbol? Although the emblem is a very abstract representation of the stork figure, because of the anatomy of the symbol, (the elongated neck part) it does not present a major difficulty in reading the symbol. As our culture, because of its Islamic interdictions, is not one that is accustomed to visual representation until recently, has a deficiency in identifying pictorial abstractions. A strong implementation program had to be considered for the implementation of the emblem. Fifteen years after its design, it is now quite hard to structure an implementation program for just one graphic element, a more global program may be considered for the whole visual identity.

Haluk Tuncay; currently the art director for Merkez Ajans which is responsible of applying Yapı Kredi's identity, was asked about his thoughts about the graphic components of the Yapı Kredi's visual identity. He observed that the emblem version1 had a particular unsatisfactory aspect: the echelons in the wings of the bird-like figure. He affirmed that this version which is the most used one, presented difficulties for them in the use with the Yapı Kredi logotype. He stated that when used according to the application rules of the standards dossier, the capital line of the logotype and the top lines of the emblem did not align on a same line.

It is this research's belief that the emblem version 1 has some hesitant points. Although it presents the possibility of being effectively enlarged and reduced, successfully reproduced which are design advantages and good points for the emblem, the echelons in the wing shapes of the latter appear to have an indecisive appearance: if one considers an emblem reproduction of twelve centimeters of height, which is practically too big to be used on printed material, the difference in height between the top line of the first wing to the left and the top line of the wing on the right side is of five millimeters. As the emblem will be very often used in much more smaller scales, this echelon design is almost impossible to discern for the average viewer, therefore it is not interpretable as a conscious design decision, it more looks like a design or application mistake when the emblem is reduced. As a suggestive approach, the

accentuation of the echelon height, the increase in the height between the three wing shapes or the aligning of all wings on a same top horizontal line comes to mind as a practical and minimal change to surmount the problem.

Two almost identical versions in use at the same time is needless and is reducing the recognizability of the emblem. The version 2 appears to be an artificial short- time solution aimed to meet the need of being able to place the logotype on top of the emblem on the credits cards. Although this point seems not to be of major importance and that probably the average person will not detect what appears to be a problem, it should be found appropriate to identify and open a discussion about it. A single version (preferably one of the suggested above) should be adopted and used throughout the visual manifestations of Yapı Kredi in order to build up a consistent and unified design program.

There is another issue which is worth mentioning at this point; the viewer is confronted with the ambiguous situation to ask himself whether the letters Y and K are included or not in the emblem design. We wonder indeed if the portion on the upper left corner seems like a Y letter and the crowded upper right corner seems like a K letter. We wonder at this point if this detail was considered during the design process.

One last aspect worth of mentioning is the positioning of the emblem in relation with the logotype version¹. In it's advertisements, Yapı Kredi uses slogans such as: " The Yapı Kredi stork symbolizes our commitment to make the world our nest" and "our wings encircle the globe". These two slogans demonstrate a will by the part of the bank, to create a dynamic and energetic image, but even so, this approach is not reflected in the positioning of the emblem in relation with the Yapı Kredi logo ². As the emblem is squeezed between the words "Yapı" and "Kredi" and as these words are upper case letter nearly equal in height as the emblem, the bird shape becomes compressed between the two words. It would seem unlikely that it would suggest a bird flying and exploring open airs as it is aimed in the slogans. This approach is more seemingly to suggest a bird in captivity. We wonder at this point if this aspect was considered in the design phase.

It would be a good approach of suggesting that the emblem should be used on the left side of the logotype, positioned before the word "Yapı", figure 6, or above the logo. As the latter would present difficulties in application because of the space that it will involve, figure 6, the former suggestion would seem to be a more appropriate solution for the problem.

This survey is aware that the suggested solutions are considered as misuses of the graphic components by the manual, figure 6, but

even so, let us stress the fact that the corporate image and the visual reflection of this image should go hand in hand, therefore versions of emblems will disunite the overall image.

2.2.4 THE LOGOTYPE

Two main versions of the logotype are currently in use within Yapı Kredi's visual identity.

Logotype 1 : This version is formed by the combination of the name of the bank and the emblem. The stylized bird shape is positioned in the middle of the upper case words "Yapı" and "Kredi", figure 7. The emblem may be used alone, but the "YAPI KREDİ" writing may not in any case, be used alone as a logo. It should always be positioned horizontally, it may not be placed in a sentence or text.

In monochromatic printing, the writings should be solid black and the emblem should be screened at 50% in black.

In color printing of the version 1d, the writings should be dark blue, the emblem is red, figure 8.

In color printing of the version 1e, the background is dark blue, the writing white and the emblem is red.

Logotype 2 : This version is composed of the commercial name of the bank which is "Yapı ve Kredi bankası A.Ş.". The words "Yapı" and "Kredi" are set in upper case letters while the word "ve" is

formed of lower case letters, figure 7. This version may not be applied combined with the emblem. No shadowing, screening nor decorative elements should be used for both logo's. These also should not be used on a red background. As logotype 1, this version should be avoided to be used in a sentence or text, if necessary, it must be used in the same typeface as the text. Eras Demi Bold has been selected for both variations of logotypes. A slight modification has been undertaken for the letter "P".

The use of the logotype with the slogan:

Generally, the bank uses slogans with the logotype in its advertisements, T.V films, and on every kind of printed materials. The typeface of the slogan has been adopted as Eras Medium. The slogan is set in minuscule letters, a double quotation mark is placed on both ends of the slogan, the latter is justified flushed left and right. The English slogan is commencing with an upper case letter and ends with a period. The x height of the lowercase "i" letter determines the space between the logo and the slogan.

Logotype 1a : Yapı Kredi Yatırım (Yapı Kredi Investment): The typeface of this particular logo is set in Eras Demi Bold all caps typeface.

In monochromatic printing, the "Yapı Kredi" writing and the line underneath is black, the emblem and the word "Yatırım" is screened

at 50% in black.

In color printing, the emblem and the word "Yatırım" are red, the "Yapı Kredi" writing and the line placed below are dark blue.

Logotype 1b; Yapı Kredi Leasing: Similar to the version cited above, the typeface for this version is also Eras Demi Bold. The entire writing is formed by all Caps letters.

In monochromatic printing, the words "Yapı Kredi" and the line underneath are solid black whereas the emblem and the word "leasing" and the arrows are screened by 50% in black.

In the colored version, the emblem, the word "leasing" and the arrows are chosen to be red, the "Yapı Kredi" writing and the line below are red.

Logotype 1c; Publications, Collections: This version is mainly used on the cultural publications of the bank. The typeface is again Eras Demi Bold, all words are set in uppercase letters.

In the monochromatic version, the words "Yapı Kredi" are black while the word "yayınları" and the abstracted book shapes are white. The emblem and the stripe of grey is screened by 50% in black. This system is also effective for the "kolleksiyonları" (collections) variation.

In both colored usages, the emblem is red while all the other writings are dark blue.

The Tele24 Logotype: The logo designed for the ATM systems are composed of the combination of two successive and different typefaces at different point sizes. The typeface for the word "Tele" is Eras Medium upper case while the typeface selected for the number "24" is Helvetica Medium Italic. The proportions between the two writing groups should be of 4/3.

Teleservis and Telekasa (teleSafe) Logotypes: The typeface selected for both logo's is Eras medium and set in upper case letters.

In the color printing, the background is dark blue, the words "Teleservis" and "Telekasa" are white, the line underneath is red. These versions may only be used for the Teleservis and Telekasa cabins and kiosks. Except for the italic Helvetica use in Tele24, all typefaces are composed of Roman letterforms.

2.3 THE TYPOGRAPHY

The Yapı Kredi Standards Dossier permits the use of three main typefaces, these are : Eras, Fritz Quadrata and Quorum. Versions of these fonts have been used throughout the design program. The nature of these selected typefaces should first be defined before any discussion is open. Various sources generally classify typefaces in seven basic categories, as listed below:

- Old Style
- Transitional

- Modern
- Egyptian (square serif, slab serif)
- Sans Serif (contemporary)
- Decorative (Miscellaneous)

The selected typefaces for Yapı Kredi are difficult to categorize either historically or aesthetically. They are more obviously individual. Some sources refer to these as display types which is divided in itself in five categories: Roman, Egyptian, Sans Serif. Scripts and miscellaneous.

The Eras typeface should be then considered as a sans serif display type while Quorum and Fritz Quadrata as Roman display fonts. Some other origins refer to the selected typefaces as Modified Sans Serif characters. Eras is easy to recognize as a modified sans serif typeface, while Fritz Quadrata and Quorum form a bridge between serif and sans serif typefaces thus may be considered as transitional typefaces. It is appropriate at this stage to try to define the characteristics of each font.

Eras:

- Thicks and thins: Lack of contrast in thick and thins:
- Serifs: No serifs.
- Stress: Lack of emphasis in vertical stress.

This typeface is used in three versions: Eras Demi Bold is used with logotypes 1, 2, 1a, 1b and 1c. In all versions the upper case "P" letter has been modified. Eras Medium is being used with the emblem 2 on the Telecards, in both Turkish and English slogans, in the "Tele" word in the Tele24 logo, the stationary, envelope, street lanterns and street signs. The Eras Book version is merely used in the setting of the word "Telecard".

Fritz Quadrata:

Thicks and thins: Absence of contrast in thick and thins

Serifs: Reduced bracketing on the slightly noticeable serifs

Stress: Diagonal unemphasized stress.

This particular font is used in the headings of advertisements and printed materials, also in bus and stadium panels in a 80% computer condensed version.

Quorum:

Thicks and thins: Void of contrast in thicks and thins.

Serifs: Unemphasized, unbracketed serifs.

Stress: Lack of emphasis in vertical stress.

This specific typeface is being used in two versions; Medium and Book. Quorum Medium is applied in the subtitles of press advertisements and printed materials as well as in texts. If necessary, it may be used in a 90% condensed fashion. Quorum Book is selected to be used in the body text of press advertisements and printed

materials as well as on business cards. If necessary, it is allowed to be set in a 90% condensed style.

The typographic analysis will be based on criteria similar as the emblem. The semantic dimension will deal with the choice of the right typeface for Yapı Kredi's identity, this section will also deal with the typographic hierarchy in the printed manifestations. The optic dimension will include analysis about the legibility and the clarity and spacing of the letterforms., this section will also analyze the typographic elements in reference to other graphic components in the given space. It is important to notice that Yapı Kredi's application standards dossier gives no information about the size and the placement of the logotype in reference to other constituents in the graphic space. This significant deficiency reflects itself on the printed manifestations of the bank. Type sizes and the placement of the logotype in the design composition varies from one poster to another and a general consensus is not apparent in the whole of the issued materials. While the logotype 1 is set in 114 point size in one poster, another poster uses it in 128 points.

The place of the logotype in reference to the design space is also a problem that breaks the unity of the works. In some cases the logo is aligned to the right edge, while in others it is centered. Other examples in which the logo is placed between the center and the right edge is also existent.

It is significant to remember in the light of information given in the previous chapter, that one of the most important characteristics of visual identity is continuity and unity of the design products by constant repetition. The Yapı Kredi application standards dossier offers merely regulations about the main visual elements of the visual identity and the relations between these components. It does not provide regulations about the relations of the elements in a particular medium (poster, brochure, advertisement). That is why the application of the logotype is very indecisive and incoherent within the whole range of design.

2.3.1 ADVERTISEMENTS

Although this section of the inquiry will base its analysis on a limited range of printed materials and print proofs obtained by Merkez Ajans, these will give an idea about the reflection of the visual identity on the bank's advertisements.

The advertisements that will be discussed about are campaigns aiming to promote services such as: "Business Card", figures 9, 12, "World Card", figures 13, 14, "Individual Credit Account", figure 15, "Trade Credit Account", figure 16. The recent campaign; "Burası Yapı Kredi" (This is Yapı Kredi), figure 10, and also two ads designed for foreign trade and tourism magazines.

All the advertisements headlines are formed of Fritz Quadrata Condensed headlines, Quorum Medium is applied for the subheadings, finally, the body copy of all ads are set in Quorum Book typeface. The body copy of all ads are lined flush left, ragged right. According to the scale of the given space, line lengths vary from 19.5 Pica's, figure 9, to 37 Pica's, figure 10. But the leading proportion doesn't change much, the main leading ratio is 7 points leading for 10 point body copy. (10/17). The body size of the text varies from 10 points body, figure 9, to 34 points body, figure 11, according to the scale of the printed area.

As these advertisements will be presented to the consumer in newspapers and magazines, the information they withhold must be quickly grasped and recognized. Being aware of this obvious fact, the designers have made the headlines dominant in the visual hierarchy. Researches indicate that for every ten people who read the headline in a printed communication, only two read the text. So it is not odd to see that the designer, by presenting interesting and attractive photographs and by launching intriguing teasing copy, wishes to attract the viewer attention to the text. Furthermore, the text is written in a very readable style, no complicated banking terms, no ambiguity in the flow of sentences are featured in the texts, a straightforward style is accepted. Except for the placement of the logotype which was mentioned previously in section 2.2.4, the advertisements of Yapı Kredi seem to work in a cohesive manner.

The adopted typeface; Fritz Quadrata Medium is used set in normal letter spacing, it is set the way it comes out of the computer with no space added or deleted. Although it recedes when it is used in red, it presents ease in legibility on white background. Fritz Quadrata is also distinct to read when it is reversed out on a low value color, figure 18.

All headlines are set by centering the type lines is there is more than one line. In general, the posters composition seem to be more or less balanced with the other graphic elements such as the photographs and the illustrations. Type and image are often juxtaposed and also overlapped to elements in the overall design.

The first thing that catches the eye within the evaluations of these posters are their disunity. Although a feeling of concordance is present because of the same font and the two distinct corporate colors used throughout the group, a sensation of disharmony is clearly existent for the trained eye. This is mainly caused by the proportions of the elements in reference to the whole space. The headlines have all been set in different point sizes in each poster, also the placement of the headlines and sub-headlines vary dramatically from one work to another. It was mentioned earlier that the compositions suggested a feeling of equilibrium, this fact affects largely the informative dimension, for the viewer is confronted to equal weights of information by typography and image. A clear

visual hierarchy is thus not present.

The designers should be well aware of structuring a visual dominance either with type or with image. The usage of grid appears to be a simple and practical solution to cope with this deficiency. The scale and size of the typographic elements should form a cohesive whole in it self and with other components that shape the design.

2.3.3 BROCHURES AND FOLDERS

This section will examine the use of typography in Yapı Kredi's brochures, the survey is based on twenty items. The format of the brochures are all identical; 9.9 centimeters by 20.9 centimeters. Different versions of folding are distinct, some are folded in two, some in three, while some are formed of several pages binded by saddle-wire stitching.

There is an apparent group of work which is characterized by the use of all Caps 36 points Fritz Quadrata Medium condensed, and also by the general vertical composition of the covers distinguished by stripes of color in the top and the end of the brochure, and the use of centered photographs and illustrations, figure 27. Other brochures are difficult to categorize as they present individual features, figure 27. The point size for the body copy of the brochures are 10 points and 12 points (it is complicated to classify by point

size because the size of the text may vary from 12 points to 6 points in a single brochure).

All brochures share a common typographic feature; the body copy is set flush left, ragged right, the maximum line length is of 18.5 pica's. The copy is set in Quorum Book whereas the subheadings are set in Quorum Medium. One column is placed in a page of a brochure. Column numbers vary from two to six depending on the amount of information conveyed. The graphic space is used in a vertical layout.

In the design of brochures and leaflets, a choice has to be made continually between a restrained or an innovative approach, this decision is not clear in Yapı Kredi's brochures. Although the group share common characteristics as the typeface, the condensing ratio of the font, the use of equal weight of illustration and photographs, the miscellaneous brochures differ dramatically from the others. In the case, figure 27, the cover composition is completely different, it is a teaser cover where the customer is intrigued to know the rest of the information, the composition is horizontal. The inside design also presents differences, as the point size selected for body copy is 15 and line length is 36.5 pica's. The other heterogeneous brochure is dramatically different in all aspects from others, figures 27, 28. The typeface selected is Futura and its variations; 14 points Medium Condensed version for body copy, 22 points Bold

version for subheadings and 62 points all caps bold variation for the headline. All this selection results in the fact of considerably separating this item from other brochures and other printed manifestations of the bank thus breaking visual continuity and disturbing the graphic unity of the organization's visual identity.

2.3.4 ANNUAL REPORTS

The 1989, 1990 and 1991 annual reports were procured for this section of the inquiry. The typefaces and point sizes selectionned for the covers of the reports vary; 13 points Palatino (Old Style typeface) bold and 18 points all caps Palatino was used for years 1989 and 1990, figure 29, while 18 points Fritz Quadrata Medium is used for the front cover of 1991's annual report, figure 30. 10 points Palatino typeface with it's bold and italic versions was used for the body texts of the annuals of 1989 and 1990, with 12 points leading for 1989 and 11 points leading for 1990. The 1991 annual report is set in 11 points Quorum Book with 11 points leading. The typographic composition is justified in the years 1989 and 1990 whereas it is aligned (flush) left in 1991.

As for the legibility criterium, because the body copy of year 1990 is used on a white background, it is the easiest one to read. The second is annual report 1989, although it is a textured background, the high tone color selected presents no difficulty for the legibility

of the copy. Annual report of the year 1991 is the hardest one for legibility, the selected blue background color appears to be in a too low tone, thus making the 10 point copy difficult to read.

An annual report is also a magazine type publication, but published less frequently. It is aimed at financiers, banks, press, government, business relations, shareholders, investors and staff.

...with this type of medium, standard features and quality impress the shareholders more. (Boss, De Jong, Schilp, 1990)

As pointed out above, a confusing visual presentation should be avoided. But this is not the case for Yapı Kredi's set of annual reports. It appears understandable that an annual report will stretch to a certain limit the restrictions of the visual identity in order to create a unique and prestigious appearance. But it should also share the general aspects of the corporate design rules. The use of a font that is completely different of the one imposed in the manual, the composition in which it is used are factors that disunite with the overall visual appearance.

2.3.5 STATIONERY DESIGN

All the typographic text for the various sizes of envelopes of Yapı Kredi's departments is 8 points Eras Medium with 4 points leading. The copy is used flush left aligned with the logotype. The same

sizes of white space between the left and bottom corners are determined for all envelopes. The letterhead is also set in 8 points Eras Medium typeface, figure 5.

The font selectionned for the business card is 11 points Quorum Book for the Name and Lastname, 7.5 points Quorum for the title and 6 points Quorum Book for the Address. The size of the card is 50 millimeters by 90 mms.

In corporate life, correspondence items are very important. A certain visual status is attached to such items. The messenger must present itself in a proper manner. All the elements of a basic stationary set should visually have much to do with one another as they are used either together or as substitutes for one another. The business card personifies it's holder. It's design and what is mentioned on it contribute to the bearer's status. It is the smallest printed medium and representation of the bank's visual identity.

The logo 2 is placed in the upper left edge in all of the correspondence items, probably because it can not be placed to the right edge in the envelope as it will be stamped. Examining the business card, one wonders why the typography is centered, figure 5, while in all other correspondence items, it is aligned to the left with the logo. The designer should have made a decision in whether centering or aligning the typography. It will be a consolidating approach to

construct the typographic composition in reference to other materials (envelopes); aligning it to the left.

2.4 THE CORPORATE COLORS

Yapı Kredi's corporate colors are being selected as red and dark blue. These colors can be obtained either by special mixture (with color matching system, the mixing proportions for red is of 6 units (weight) of paint 3013 against 1 unit of paint 3025, for the dark blue, this proportion is of 10 units of paint 3120 mixed by 3 units of paint 3025). If printing and publication conditions do not permit the use of special paint mixture process, the color matching system Pantone 185 C for red and Pantone 280 C should be used for the dark blue hue. In the four-color printing process, the combination of 100% Yellow and 100% Magenta should be used to obtain the red color, whereas one should combine 100% Cyan and 60% Magenta to reach the right dark Blue.

The color use: In newspapers, magazines etc..., the colors should be screened. In printed materials, the four color printing process should be used, if there is a possibility, the colors should be obtained by the mixture process. In other applications, according to the printing technique and material, color tones as close as possible to the imposed mixtures should be selected and applied (Materials: sheet iron, wood, glass, plexiglass etc...).

The color analysis section will once more base its analysis and evaluation on two main criteria. The Semantic nature will be measuring out the meaning of the colors, their proportions and weight in use with each other the spatial environment and their effect on legibility, whereas the symbolic dimension of colors will try to research what the selected colors suggest, what message they represent.

In section 2.2.4, sufficient information is given about the use of the corporate colors with the emblem and logotypes 1 and 2. The dark blue hue dominates over the red color in the overall appearance of the bank. That is partially because in the most applied logotype; logo 1, the words "Yapı" and "Kredi" are written in blue, thus dominate over the red emblem. This appears to be a good selection, for it is easy to read the emblem on a white background (the logo is generally used on a white surface). The visual weight of the words is heavier than the red emblem which seem to come to the front, this causes the writings to be recognized firstly, then the emblem is perceived. As the red emblem is placed between two blue stripes, it is easily related to the whole. Red is identified as a warm color, while blue is thought of as a cool color. When the two colors are used together, they create a feeling of depth and volume because warm colors tend to advance and cool colors seem to recede. A relation between the two colors are constructed by combining 60% Magenta to 60% Cyan in the four color process, to

form a dark red-blue. This is the simplest method to visually relate two colors who don't share common values; to mix amounts of one into the other. With this technique, the two selected colors seem to work more or less well with each other.

Although associations and feelings caused by colors may vary from one person to another,, one should not underestimate the objective and simultaneous impressions that have general acceptance. Let us try to define at this point the meaning of the selected corporate colors and what they suggest. Red signifies strength, vivacity, virility, masculinity and dynamism. Blue is considered a deep and feminine color. It is preferred by adults and expresses a certain maturity. The darker the blue, the more it draws the viewer to infinity. The sight of blue gives a feeling of freshness and hygienic cleanliness, especially when it is combined with white. It is a hue, that is in control, restful and serene. Dark blue suggests conservativeness, reliability, soberness and dependability.

The functions of corporate colors should be as follows:

- To achieve stronger impact
- To improve legibility
- To identify the product category (in this case, the service)
- To be suggestive

It is an arduous task for a designer to select the particular corporate

colors. The above criteria is hard to be respected for colors, besides having some general acceptance to a certain extent, have also individual suggestive meanings. This is illustrated in the case of the blue color; while some sources identify blue as a feminine color, others refer to the latter as a hue preferred by men. In such an ambiguous state, the choice of colors should be very meticulously made. The general agreement is that red suggests dynamism, action and that blue represents sobriety, control, serenity and freshness. The cited values are ones that are appropriate to those of Yapı Kredi. The choice of the corporate colors do not seem to present any discomfort in legibility, nor in their suggestive dimension, for it is mainly used as a low value color writing on white background.

CONCLUSION

As conclusions:

A current ambiguousness surrounding the various terms related with corporate identity design is present. The general consensus among professionals is that it is the visual manifestation of the values and the philosophy an organization describes itself with.

The need for a corporate identity may manifest in various general and individual conditions; the alliance of two companies, the rupture of an organization, the structural change in a firm, the shift in the management, all are situations that will lead to a need for a clear, cohesive and unified visual image designed by the corporate designer who will be monitoring every phase of this complex design program.

The designer should be aware of the related design disciplines in order to control all the aspects of the design. The corporate designer should also not be confused in producing short time solutions as advertisers do. He should be concerned more with the durability of the visual style, rather than the volatile as advertising campaigns, posters, billboards etc.... As a result, the designer should not make

the error of creating glossy designs that will not be durable and bring additional design expenses for its client in the long term.

By producing original and creative corporate designs, the design consultant ought to try to convince its client that in accepting such a design policy, the company will go beyond profit making, it will be adding to the general quality of life itself and thus improving the visual environment.

The Yapı Kredi visual identity seems to have problems which are affecting the cohesion of its printed manifestations. It is hard to discuss about a genuine design program. The Yapı Kredi applications standards dossier is close to a corporate identity manual but has significant deficiencies. Only the main constituents of the visual program have been identified. The emblem, logotype, the typography selection has been decided upon, but the relation between these components remains vague.

As new services are launched by the bank, new designs have to be carried on such like the cases of "Aktif Bankacılık"(active banking), figure 30, and the "bird carrying the world" image, figure 31. These are obviously short time and artificial design solutions carried on by people that were not responsible for the corporate design. Advertising within the framework of a corporate identity often means the bringing together of enduring corporate elements

(emblem, logo, colors) with campaign linked “shifting constituents”. No guidelines are mentioned about the way these should be designed. The agency, when needed, piles new ephemeral designs that damage the integrity and unity of the visual image. It ought to be the corporate designer’s approach to create a design that will have open ends and one which will contain rules about the use and design of new elements within the visual identity.

As Merkez ajans is responsible for the banking accounts, other printed materials of Yapı Kredi, works such as exhibition posters figure 33, catalogues and brochures, figure 34 stand out with the rest of the designs. The typeface selection, the format and the overall appearance of the works differ dramatically from the design rules cited in the corporate identity manual. As lacking as it is, the applications standards dossier should be respected in order to build a cohesive and continuing visual identity. The Yapı Kredi publicity and public relations department ought to be responsible in controlling that standard design features have to be applied.

A suggestion in avoiding the discontinuity in printed materials is the basic grid method; it is an aid to achieving continuity in the arrangements of text and pictures. On the other hand, working with a grid should not lead to dogmatic design practices, it is an support that should put the accent on the creative process: on the good use of freedom-clearness, flexibility- within a framework. Such

a grid must be added to the banks dossier to introduce coherence in the group of medium (poster, brochure...) and in the whole range of printed manifestations.

The identity design will not reach its objectives if it is not acknowledged and recognized first by the staff. It is important that the personnel should be aware of the visual imagery the organization uses in order to describe itself. It is extremely good to publish a monthly magazine for the staff, figure 35., but because of the points cited above, it should have been presented to the consumer (staff) in an appearance that reflects the visual identity. The magazines have a graphic appearance that stand out from the rest of the bank's printed materials.

Although colors are as diverse as designers are individual, guidelines exist for both physical and psychological applications of color in design. The designers should be in control of the quality of the corporate colors and the closeness to the selected tones. It is clearly noticeable that the colors and especially the dark blue hue doesn't come out in the same tone in every printed material, this is partly because of the four color printing process's difficulty in obtaining the right color. This deficiency may cause the disturbance of the recognition of the corporate colors.

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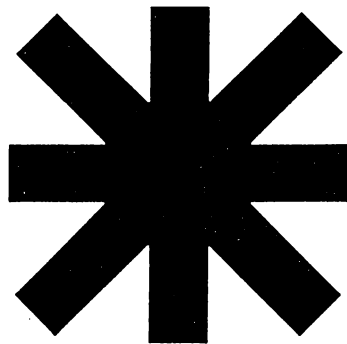
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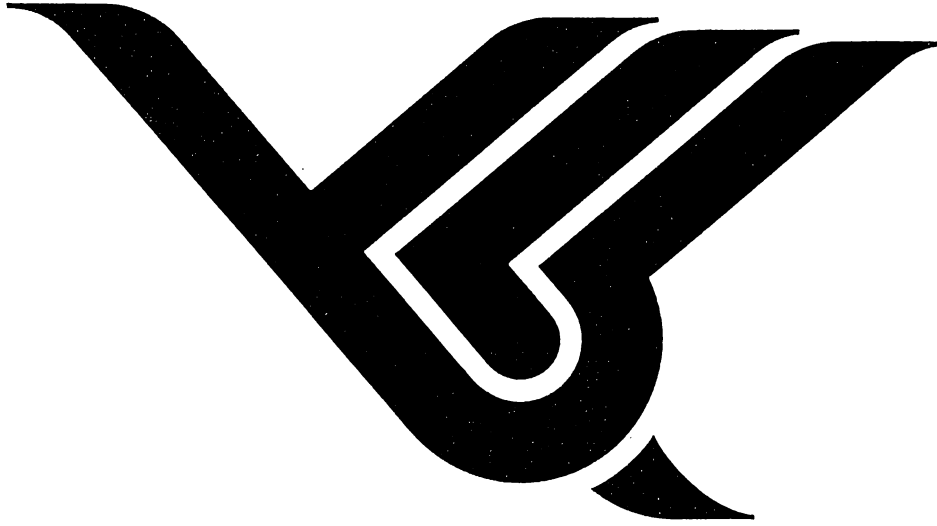
FIGURES



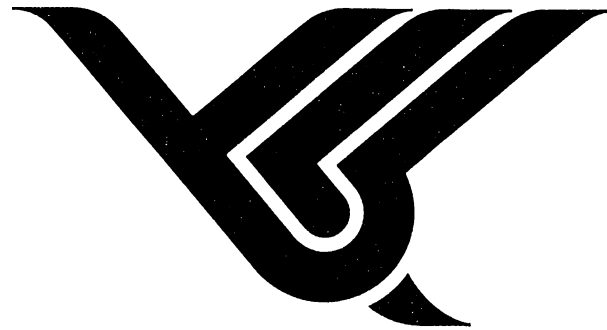
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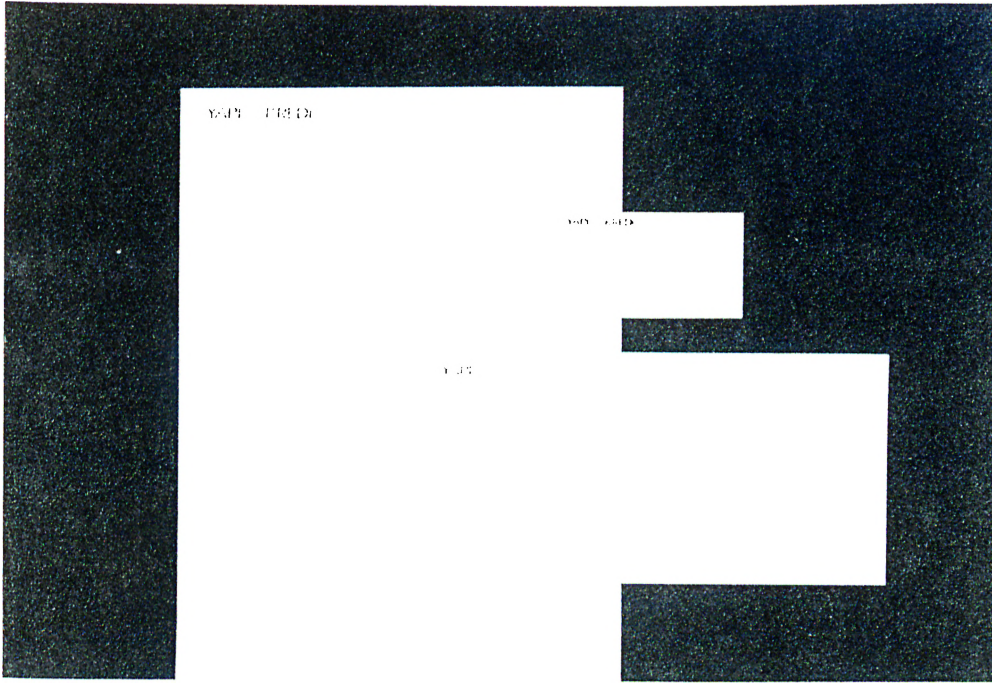
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TELECARD YAPI KREDİ



[4]



[5]



[6]

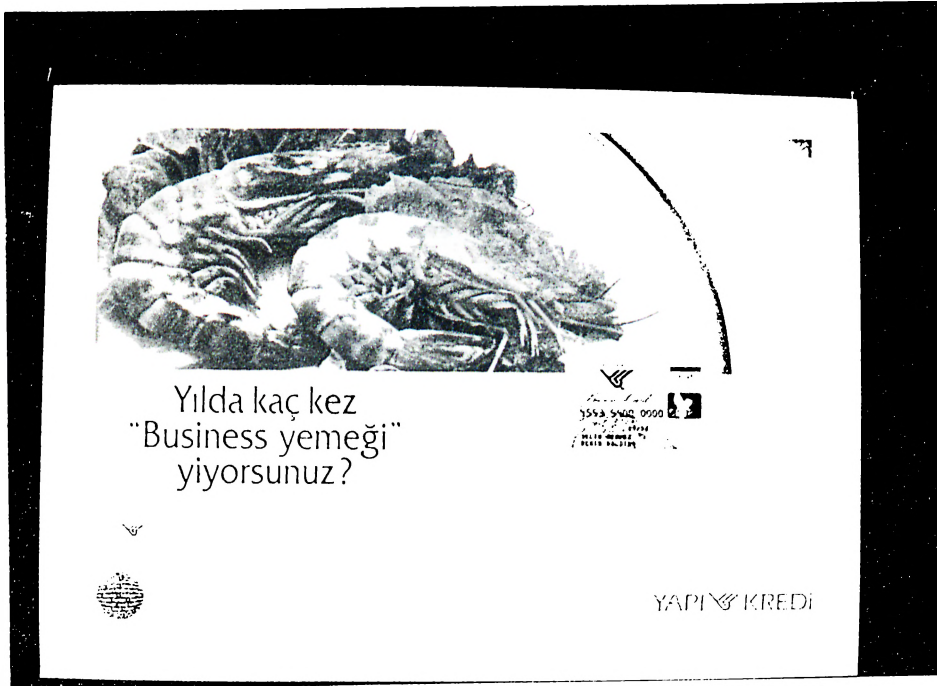
YAPI  KREDİ

YAPI ve KREDİ BANKASI A.Ş.

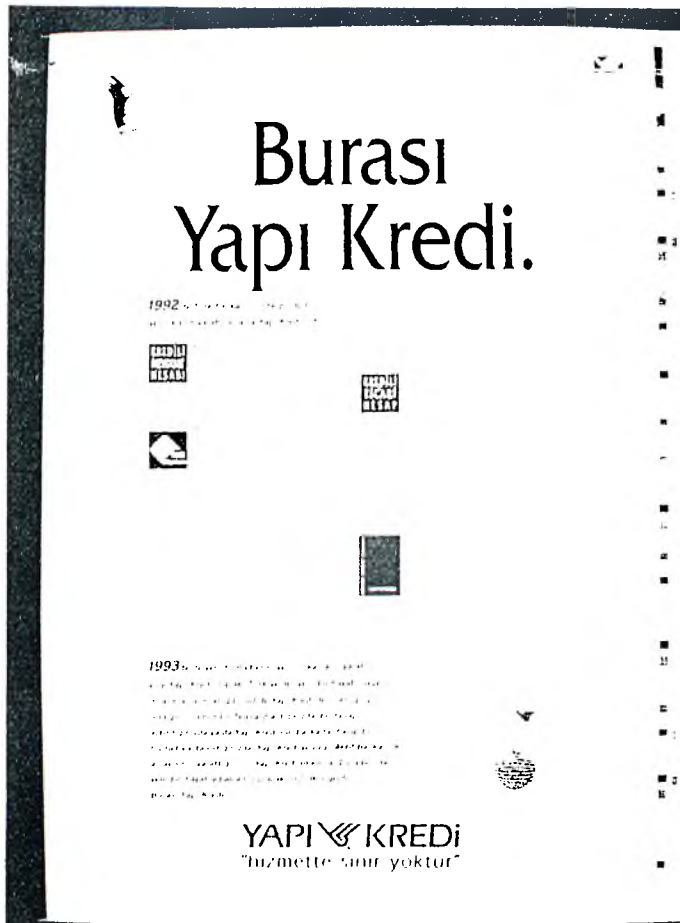
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YAPI  KREDİ

[8]




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[10]

Places to visit.



While in Turkey, you'll visit many places. Yapi Kredi Automated Teller Machines may very well rank among your favorites, for any number of good reasons.

VISA Only Yapi Kredi ATMs are connected with international VISA, MasterCard Eurocard, Plus System and Cirrus. Yapi Kredi ATMs are at your service 24 hours a day, all over Turkey and in the Turkish Republic of Northern Cyprus. And only Yapi Kredi ATMs operate at Turkey's airports.

EUROCARD No matter where you are in Turkey, you can withdraw money at any time from Yapi Kredi ATMs. You'll find Yapi Kredi ATMs at 410 locations, including intercity motorways, vacation destinations, shopping centers, airports, bus and tram stations, and ferry and train stops.

Plus System

CIRRUS

YAPI KREDİ
Have a great vacation! A dedication to deliver.

[11]



Bir başkadır
"Business dünyası".



YAPI KREDİ

[12]



[13]



"İki ek kartlı" kredi kartı.

Worldcard "İki ek kartlı" kredi kartıdır. Worldcard'a belirte dersiniz eşiniz ya da 18 yaşından büyük bir yakın arkadaşınıza çok kullanışlı ya da yakın arkadaşınıza iki ek kartla kullanışlıdır. Üstte ek kartla kartınızı hiçbir ücret ödemeden bir ek kartla kullanabilirsiniz. Worldcard'ın bütün avantajlarından yararlanabilirsiniz.

Türkiye'nin en çok tercih edilen kredi kartı
Worldcard Yapı Kredi'de.

YAPI KREDİ
"hizmette sınır yoktur"



"Sigortalı" kredi kartı.

Worldcard "Sigortalı" kredi kartıdır. Dünyanın her yerinde sigortalı kredi kartı ile kullanışlı ya da yakın arkadaşınıza iki ek kartla kullanışlıdır. Üstte ek kartla kartınızı hiçbir ücret ödemeden bir ek kartla kullanabilirsiniz. Worldcard'ın bütün avantajlarından yararlanabilirsiniz.

Türkiye'nin en çok tercih edilen kredi kartı
Worldcard Yapı Kredi'de.

YAPI KREDİ
"hizmette sınır yoktur"

[14]

Bir devrim...

(Bireyler için.)

KREDİLİ
MEVDUAT
HESABI

Yapı Kredi'nin sunduğu bu hesaptan
şimdi Türkiye'de binlerce kişi yararlanıyor...
Binlerce kişi yararlanacak!



[15]



Ve devamı.

(İş dünyası için.)

KREDİLİ TİCARİ HESAP

Kredili Mevduat Hesabı ile Türk bankacılığında bir devrim gerçekleştiren Yapi Kredi, bu devrimi şimdi iş dünyasına da taşıyor... Ve yepyeni bir ticari hesap sunuyor!

İşte, Kredili Ticari Hesap!

Kredili Ticari Hesap nedir?
Kredili Ticari Hesap, bilinen hiçbir ticari hesaba benzemez!

Kredili Ticari Hesap'ta, şirketin parasının yanı sıra, dilediğiniz an, dilediğiniz gibi kullanabileceğiniz toplu bir para vardır. Bu toplu para, Yapi Kredi'nin şirket hesabına tanıdığı Kredidir.

Kredili Ticari Hesap'ın avantajları nelerdir?
Kredili Ticari Hesap, şirket için her an borç para alabileceğiniz bir kasa gibidir. Herhangi bir acil ihtiyaç anında, şirket hesabında yeterli para olmasa da, gerekli parayı çekerek, bu hesabı kasa kolaylığı olarak kullanırsınız. Çünkü Kredili Ticari Hesap size, şirket hesabındaki paradan fazlasını kullanma imkânını verir. Çünkü Kredili Ticari Hesap "kredili" bir hesaptır!

Kredili Ticari Hesap şirkete, çeşide yapılan ödemelerde de büyük bir avantaj sağlar. Şirket hesabında yeterli para yoksa da, çektiği parayı ödettiği yaparınız.

Kredili Ticari Hesap bir kasa kolaylığıdır.

Şirket hesabındaki kredinin ister tümünü, ister bir bölümünü, istediğiniz kadarını kullanırsınız... İhtiyaç olursa tekrar tekrar kullanır, ihtiyaç olmazsa hiç kullanmazsınız.

Kullandığınız kredinin istediğiniz kadarını, istediğiniz zaman geri

ödersiniz... İsterseniz 3 gün sonra, isterseniz 3 hafta sonra, isterseniz 3 ay sonra!.. Dolayısıyla, yalnızca krediyi kullandığınız süre için faiz ödersiniz.

Kredili Ticari Hesap sahibi nasıl olunur?

Siz de Yapi Kredi'de ticari bir hesap açtarak, şirketinizi Kredili Ticari Hesap sahibi yapabilirsiniz. Bunun için, Türkiye'nin herhangi bir yerindeki, Tele-İşlemli bir Yapi Kredi Şubesi'ne başvurmanız yeterlidir.

Kredili Ticari Hesap'ı Yapi Kredi sunuyor. Siz de Yapi Kredi'ye gelin, sizin de ticari hesabınız "kredili" olsun!

YAPI KREDİ
"hizmette sınır yoktur"



[17]



[18]

Toplu paraya
ihtiyacınız var mı?

Ferdî Kredi alın!

YAPI KREDİ

[19]

Türkiye'deki hesabınız
artık bütün dünyada
elinizin altında!
Telecard'ınızla.

YAPI KREDİ

[20]

İşte
hesabınızdaki paradan
fazlasını kullanma imkânı!..

**KREDİLİ
MEVDUAT
HESABI**




YAPI KREDİ

[21]

Bunlar da altı aylık!



Hesap : 60.000 TL Bakiye : 43.000 TL
Kredi : 10.000 TL Faiz : 35.94 %

YAPI KREDİ
YATIRIM

[22]

Telefon, elektrik ve su
faturalarınızı artık
birkaç tuşa dokunarak
ödeyeceksiniz.

Üstelik hiçbir ücret ödemeyeceksiniz!

YAPI KREDİ



[23]

Başvuru
Formu'nu
doldurun,
**Vadesiz Hesap
Bildirim Cetveli**
kolaylığını
yaşamaya
başlayın.

YAPI KREDİ



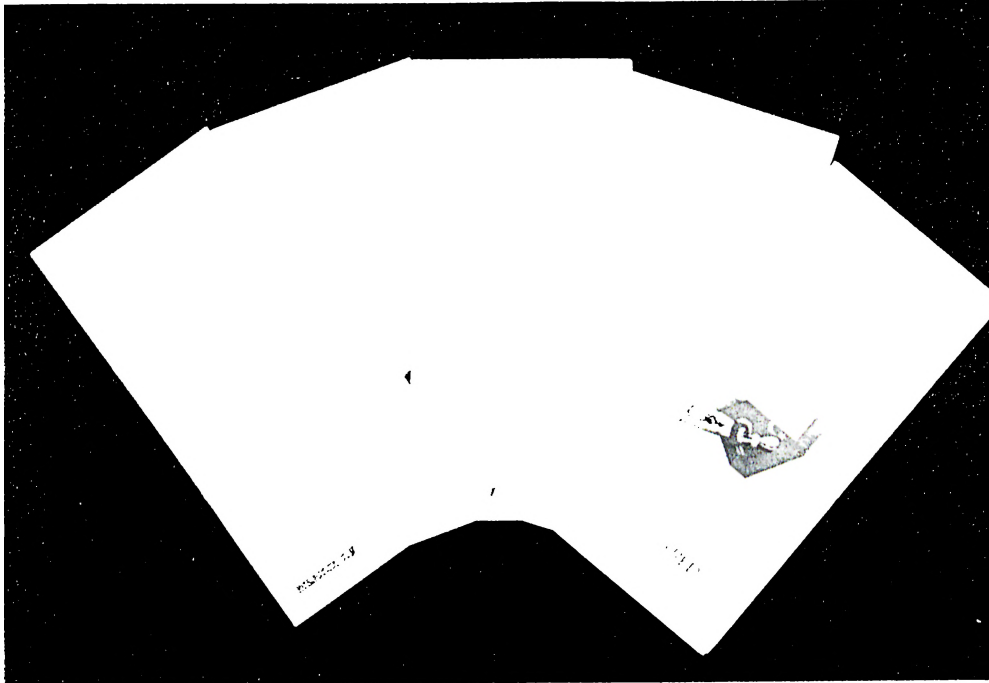
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Konutunuzun bakıma, yenilenmeye mi ihtiyacı var?
Konut Geliştirme Kredisi alın!



YAPI KREDİ

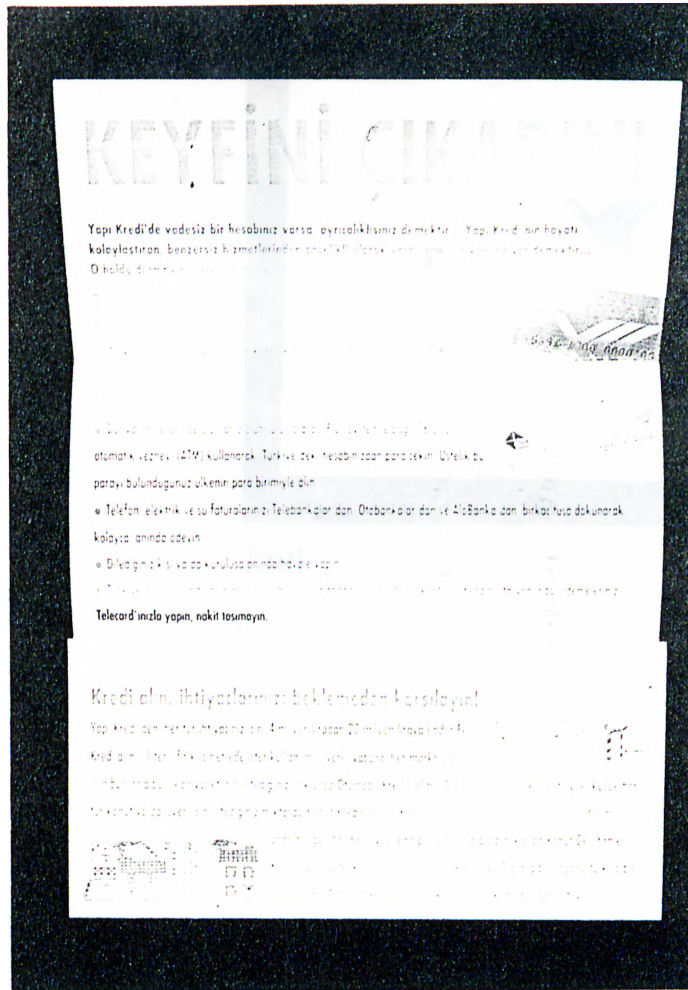
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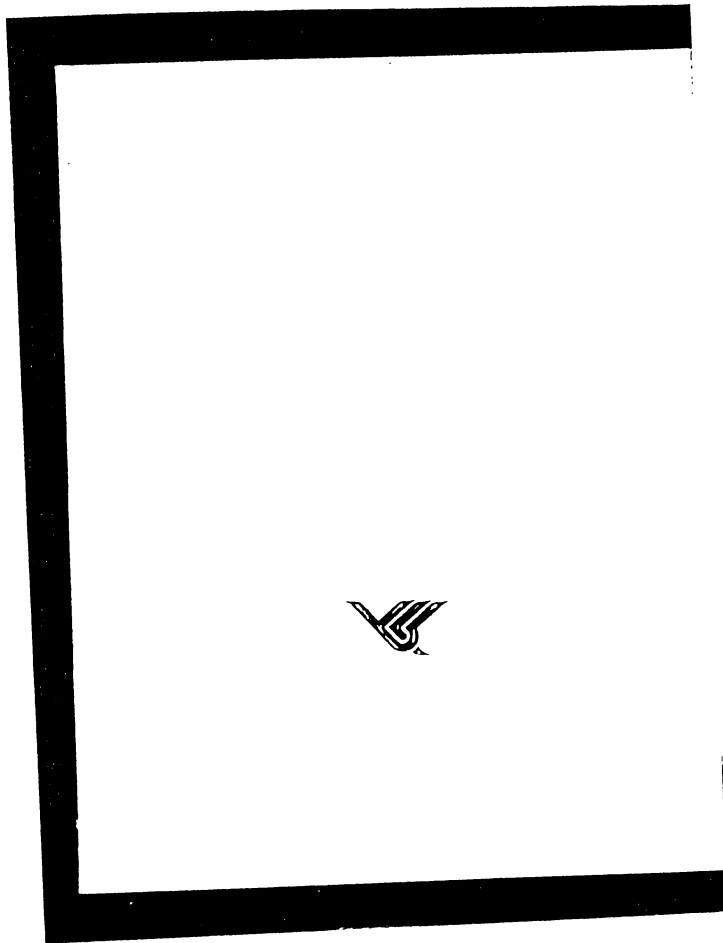
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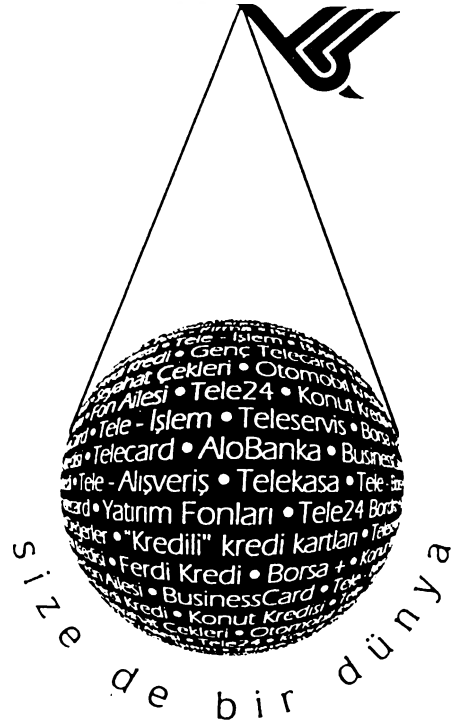
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YATIRIM VE KREDİ BANKASI A.Ş.
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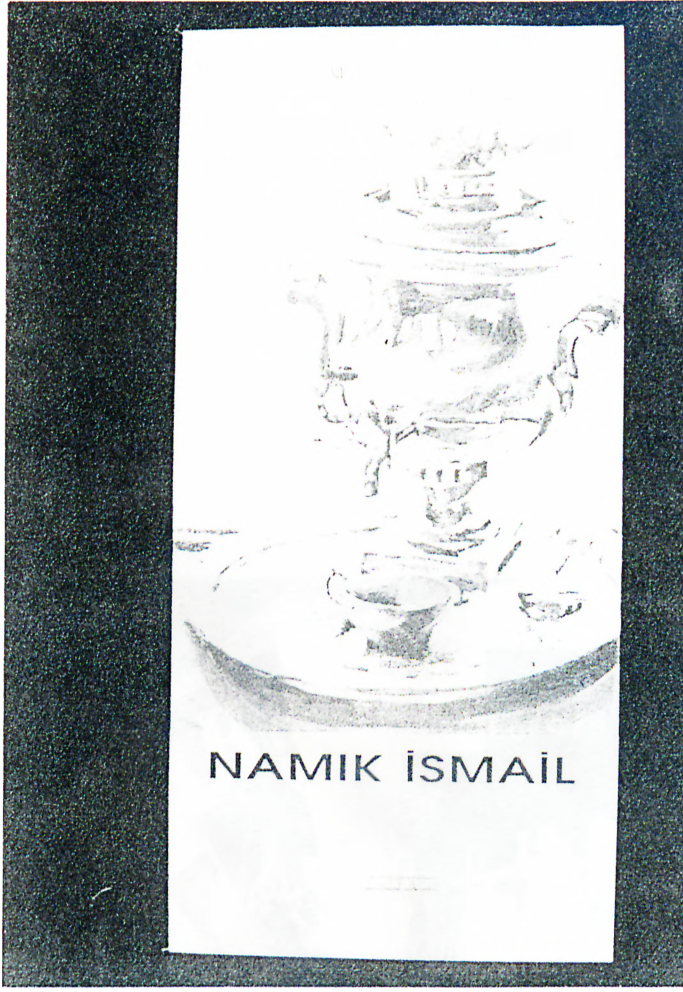
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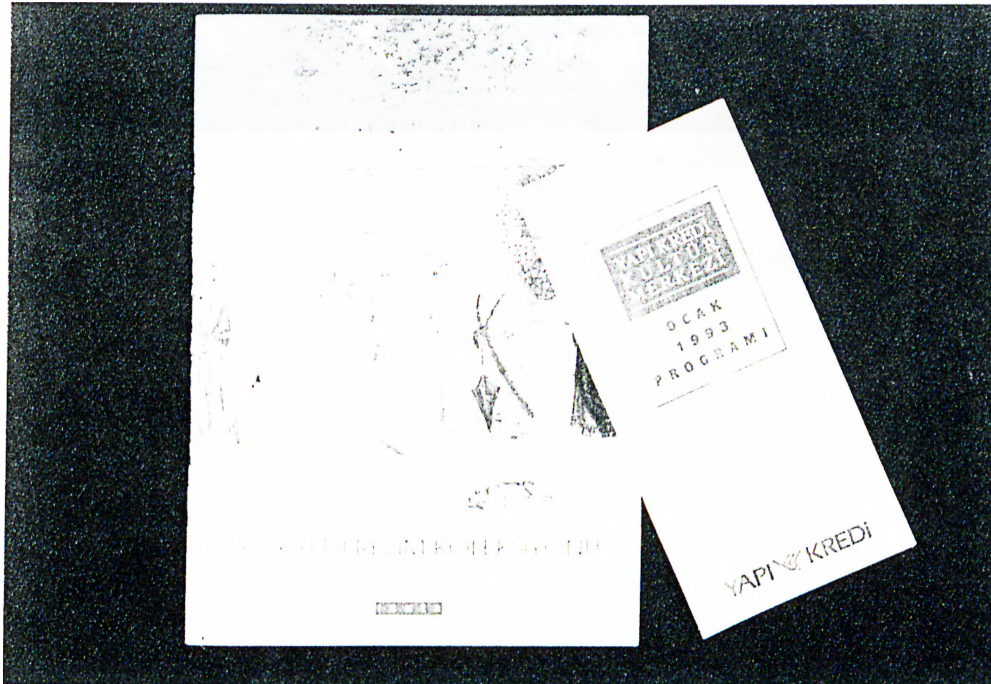
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